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ABSTRACT

A project was developed to gain more insight into family financial problems, to identify these problems, and to formulate educational strategies to deal with and help solve these problems. This project was conducted in three phases, which included community outreach, development of educational materials, and evaluation. Three communities with different ethnic blends, similar income levels (middle to lower-middle), and moderately high unemployment rates were selected as project sites. The outreach program, which reached approximately 2,000 participants with consumer education information, included the use of a mobile unit, a home-study course, work-site educational programs, paraprofessional counselors, and a closed circuit television network. The following are some of the project objectives which were achieved to the extent that the majority of those participants who responded to the follow-up studies had changed their practices: (1) participants will spend their money more wisely and use their new knowledge and skills to extend and increase their resources to raise their standards of living; (2) participants will learn to develop a personal money management plan; (3) participants will understand the concept of consumer credit and its advantages, disadvantages, and wise use; and (4) participants will understand the various types of insurance policies available and know how an insurance protection program can be adapted to their personal needs. (BM)

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HELPING FAMILIES ADJUST TO ECONOMIC CHANGE

A Project Report

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U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
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Denise M. Matejic

Chapter 1:

GENESIS OF PROJECT

BACKGROUND

During the last decade inflation has made it difficult for some groups in society, particularly the old, the poor, and those whose income has failed to increase as fast as their actual cost of living, to cope with these circumstances. In these ten years, the cost of living has soared over 50%.

Meanwhile since the fall of 1973, recession has added large numbers to the ranks of the unemployed.

People were confused by the conflicting philosophies and predictions coming forth from government and private sectors. People blamed others for their economic difficulties - farmers and middle men for the higher food prices, oil companies for the higher cost of fuel, etc.

Personal financial security was threatened in other ways. A study done by a noted investment firm reported that the total value of all household net financial assets at the end of 1975 ran only 64% of what it was at the end of 1972 and "that depletion of individual financial security" had made the fear of job loss all the greater (Salomon Brothers, New York).

Similar concerns of personal economic uncertainty were voiced by several national surveys (e.g., "The American Family" Report, done by Yankelovich, Kelly and White).

The world is faced with a crisis of shrinking natural resources such as oil, natural gas, minerals, water, etc. Food production and distribution to feed the burgeoning population is increasingly critical.

Another specialist, Josephine Lawyer, said in her 1976 paper on "Family Resource Management Programs," "National studies indicate that Americans consider inflation the number one problem, and that approximately half the families have lowered their standard of living since 1973 and are having problems in areas of financial debt management, savings, adequate insurance coverage, etc. As prices and taxes

have increased, people have had difficulty reallocating income use and adjusting attitudes, values, and life-styles. Expectation that inflation will continue at a high rate means that in the future many people will have increasing economic, management and consumer problems--especially the low income, those with less than nine years of education, those living on fixed incomes, and young families."

Inflation and economic uncertainty have wrought havoc with family budgets. Many consumers have difficulty making ends meet. Personal and family financial security, a goal for many Americans, seems harder and harder to achieve. Many consumers do not plan their finances and do not realize that strategies need to be updated from time to time to adjust to changing life-styles, age, income situations, and family structure throughout life. Many consumers do not make the most use of their credit, insurance, and savings. Others are not familiar with legislation protecting them. Many people feel out of control and do not communicate enough with their family members about financial matters or do not share adequately in decisionmaking.

Rapid social change combined with economic change, the world's food problems, inflation, recession, and general economic uncertainty have thrust a new challenge upon the Cooperative Extension Service: to help families and individuals cope with these problems and improve their standard of living.

A proposal was written by the project director, with the support of the chairpersons of the Departments of Home Economics and Agricultural Economics, at Cook College, Rutgers University and submitted to SEA-Extension, USDA. With the support of a special needs grant, a program was designed to help individuals and families adjust to economic change by providing information and education in pertinent areas of family economics.

DIMENSIONS OF PROBLEM

This project was developed based upon an identified need to gain more insight into family financial problems, to identify these problems, and to formulate educational strategies to deal with and help solve these problems.

The following needs were identified and expressed in the cooperative agreement between the New Jersey Cooperative Extension Service, Department of Home Economics, and SEA-Extension, USDA. Low- and

middle-income families need to understand the effects of economic change upon their personal economic stability and security; families need to determine economic goals consistent with their values and available resources; low- and middle-income families need to learn and use skills to control and manage money; low- and middle-income families need to determine debt limits and manage debt within those limits; to help families adjust spending and credit use as economic and/or personal change occurs; low- and middle-income families need to provide proper insurance protection at cost adequate to their circumstances; families and individuals need to increase knowledge and skills necessary to extend, expand, and increase resources to improve their standard of living.

Based on the above needs, the Cooperative Extension Service and SEA-Extension, USDA designed a pilot project to help families adjust to economic change.

OBJECTIVES OF PROJECT

The project's major objectives were to help low- and middle-income individuals and families to:

- understand that personal economic competence is one of the major components in achieving the quality of life to which each individual aspires; understand the effects of economic changes upon their personal economic stability and security, and learn how to adjust accordingly. As a result, their spending will be more realistic and they will increase their knowledge and skills to extend, expand, and increase resources to improve their standard of living.

- determine economic goals consistent with their values and available resources and take actions to achieve those goals.

- learn and use skills to develop a personal money management plan, recognizing that constant revisions are necessitated by changes in the life-cycle.

- understand the concept of consumer credit--its advantages, disadvantages, and wise use; determine debt limits tailored to their own situation; identify the different types of credit and methods of repayment; understand contractual obligations and the consequences

to the consumer if they are not fulfilled; understand the functions of credit bureaus, the importance of a good credit rating, and the consumer's rights and responsibilities as far as credit reporting and credit files are concerned.

- understand the various types of insurance policies available; learn how an insurance protection program can be adapted to their personal needs and at cost adequate to their income.

- understand the role savings and investments play in a family's overall financial well-being.

CLIENTELE TO BE REACHED

New Brunswick, Sayreville, and Perth Amboy--communities adjacent to Rutgers University, with their different ethnic blends--were selected as sites. The differences and similarities of the three towns, within 15 miles of each other, provided a natural base for the program. These three communities have populations with similar income, employment, age distribution, housing characteristics, and educational aspirations; but different racial, religious, and ethnic backgrounds. These communities appeared ideal for the purposes of this project.

The income levels of the three towns can be categorized as middle to lower middle, with a preponderance of blue collar workers and moderately high unemployment rates. Deterioration of housing was occurring and pockets of urban decay were developing within the communities. Even though the populations of the communities have similar economic characteristics, Perth Amboy has a large population of Puerto Rican ancestry, New Brunswick has a large black population, and Sayreville, a large population of Middle European and Eastern European ancestry. (See Appendix 1, A-G, for demographic charts.)

The three communities were thus a logical project area in which to develop different types of media and delivery systems in an attempt to improve the standard of living of the population involved. Media to be used in one community may or may not be applicable to the other two. Having the flexibility of change in strategy increases the likelihood that a successful system could be developed.

Chapter 2:

DESIGNING AND PLANNING OF PROJECT

The preparation for implementation included:

PROJECT ADMINISTRATION

Human Resources Management - Project Team

The project director had to be partly released from her other commitments and reassigned to this project. Because of the far-reaching outcomes expected from the project, all of which are within the overall program duties of the project director, this did not pose a problem, but was seen as an opportunity to reach more people with a new program, develop new materials which otherwise could not have been developed, and gain knowledge which would benefit Extension and other professionals and consumers.

Examples of specific tasks performed by the project director were:

- determined personnel needs and criteria for selection of staff and team members.
- assisted department chairperson in reviewing, screening, and hiring of full-time Extension Assistant in Family Resource Management.
- hired part-time project team members.
- supervised and provided leadership to project staff.
- initiated advisory committee and coordinated tasks.
- provided guidance and training opportunity to the Extension assistant.
- coordinated overall project activities.
- developed final comprehensive report and disseminated all materials according to SEA-Extension, USDA guidelines.
- initiated the evaluation phase and provided assistance in this activity.
- initiated educational material development.

- wrote and/or co-authored educational materials.

- initiated, taught, and coordinated several sessions and programs.

The hiring of a full-time Extension Assistant in Family Resource Management (outreach coordinator--the only full-time member employed by the project) was a lengthy process; involving setting up of job criteria; announcing the position; and reviewing, screening, and interviewing candidates. This was done by the department chairperson with assistance from the project director. A graduate in Housing, Management, and Family Development from the Virginia Polytechnic Institute and State University, School of Home Economics, was selected as the full-time Extension assistant. Initial and continuing staff development and training was provided to the assistant to implement the outreach phase. This included subject matter information and orientation about university procedures. The Extension assistant attended an in-depth inservice program on various aspects of family financial management conducted by the project director and the specialist in family resource management in Maryland, October 1976. Other such learning opportunities were provided by the associate editor and materials developer at Trenton State College.

Responsibilities of the Extension assistant (from now on called outreach coordinator) included all aspects of planning and implementing outreach programs in family financial management; teaching sessions as well as coordinating programs and selecting resource speakers; keeping an exact record of the number of people reached; developing and testing, together with the project team, topic indicators and outlines for teaching; cooperating with the project director and program evaluator in areas of accountability and program result measurement; utilizing existing Extension educational brochures; reviewing educational materials as they pertained to the project.

A part-time independent project evaluator was hired to give leadership to the evaluation phase of the project as well as conduct a complete independent evaluation of the project's activities, accomplishments, and impact. The evaluator also functioned as co-author of a publication involving the write-up of an evaluation chapter, and as project consultant and educational materials reviewer. The evaluator has a doctorate in home economics education and has been involved in evaluation, design, and implementation

of similar projects on a state and national basis. The interaction between the evaluator and project (evaluation) assistant as well as the Extension assistant in family resource management and project director was a continuous one. Constant feedback on the development of instruments and records was maintained, thus improving and adding to the project's results.

A part-time associate editor was hired to review the materials written during the developmental stages of the project. There was constant interaction between the project director and the associate editor, who also functioned as a project consultant.

Five part-time project assistants (graduate and undergraduate students) were employed to assist in all phases of the project. The project assistants' functions were kept flexible and were decided upon by the project director and evaluator on an individual basis to allow for maximum utilization of talent and skills. Other students had internships with the program and thus offered their services free of charge in return for course credits.

A part-time secretary was hired for the project. Additional part-time temporary clerical staff was added at a later stage of the project.

Part of the project team consisted of Cooperative Extension administrators--the Dean of Extension, the Chairperson of the Department of Home Economics, and the Nutrition Education Program Leader who served as Acting Chairperson of the Department of Home Economics during the beginning stages of the project. There were conferences held, memos sent, and reports written to ensure open communication about the progress of the project, and to ensure that administrators were kept informed about the project and had input into its development.

In addition, contacts were established and lines of communication opened between the project director and Extension assistant and County Cooperative Extension Service in Middlesex County, as a member of that County Extension team served on our advisory committee. There was close cooperation between the Extension assistant in Family Resource Management and the Middlesex County Extension home economists and agricultural agents, and the county team helped the Extension assistant in the initial stages of program outreach into the community.

Fiscal Management

Project administration included the following tasks on an ongoing basis:

- Monitoring project funds to see that spending was kept in line with the available budget and the project's objectives.

- Projecting costs (as best as possible) for different methods of operation and outreach.

- Seeing to it that the financial officer was sent all necessary documentation on time (such as secretarial staff and graduate assistant vouchers, expense papers, etc.) and that all expenses were recorded in a separate ledger which was kept by a project assistant.

- Negotiating internships, hiring, and developing contracts with two part-time professionals and five part-time project assistants.

- Writing, reviewing, and editing reports; coordinating the writing of rough drafts by the staff; overseeing the collection of data and materials necessary for the development of all final papers and reports needed to meet the grantor's requirements and administrative purposes.

- Assessing needs and providing resources to the staff in order to accomplish program tasks - for instance, securing office materials; audio-visual equipment (tape recorder and overhead projector); educational materials (leaflets, filmstrips, film, transparencies, teaching outlines, books); and human resources such as personal professional contacts; and providing part-time secretarial staff and project assistants to help with the project.

- Making appropriate adjustments and initiating changes in strategy when necessary. (Financial resources were diverted towards the utilization of other methods and the development of materials after it was clear that a change in strategy was warranted.)

OVERVIEW OF PROJECT

In the design of the project, three phases were delineated: phase one, community outreach; phase two; development of educational package; phase three, evaluation.

Outreach Phase:

Methods

A wide range of innovative strategies was planned to reach consumers with educational information. These methods include:

The utilization of a mobile unit:

- To provide people with the opportunity of utilizing multi-media resources on different dates at different locations through a mobile van designed exclusively for this purpose.

- Administration of a home-study correspondence course, "Your Money Matters, a self-study program for consumers" developed by the project director consisting of five learning units on financial planning and budgeting, credit, insurance, financial aspects of housing, saving and investing. Through this method the program was brought directly into consumers' homes.

- Reaching consumers through their employers at their place of work. To offer an educational series directly on site within the business, industry, and educational community.

- Utilization of community rooms and consumers' homes for holding classes for consumers.

- Training para-professional counselors within the established structure of existing agencies and institutions, using the multiplier effect.

Preparation for Implementation

Content outlines for teaching were developed by the Extension assistant and reviewed by the project director and evaluator. This process also had input from other specialists in the Departments of Home Economics and 4-H, and outside resource people from industry, business, and the community in the form of

discussion and feedback to suggestions. An interdisciplinary approach was attempted (e.g., a Specialist in Foods and Nutrition taught the programs related to food budgeting. This specialist also assisted the outreach coordinator with needed subject matter information as did the Specialist in Clothing and Textiles and the Acting Chairperson of 4-H. It is important to note that strategies had to be changed several times during the project; e.g., when it was found that senior citizens specifically requested information on consumer protection laws vs. other planned programs.

Individual topic indicators were developed by the outreach coordinator in cooperation with the project team under the leadership of the project evaluator to help monitor teaching results (one set of indicators is attached in the Appendix as an example).

Educational material:

Existing Extension and other materials were researched and selections made as to which ones to use with the program, and which ones were missing and needed to be adapted or developed.

Promotion of program:

Major effort was put into the promotion of the project--developing of leaflets, flyers, releases for newspapers, radio, and newsletters (e.g., the Middlesex County Home Economics newsletter, the Middlesex County Welfare newsletter, etc.) Posters were developed and placed at churches, shopping centers, industries, etc. (Several samples of flyers and promotional materials are included in the Appendix.) An exhibit was developed to serve inside and outside the van; other displays and promotional packets were developed to increase the number of participants. Some examples are given below:*

- Efforts were made regarding reaching the retail establishments, agencies, and industries in the three communities. A basic list of industry, retail establishments, and banks was developed, followed by the development of a more comprehensive social agency and community resource lists. Leaders were informed about our program and the

*See Appendix 2, A-J.

Cooperative Extension Service in general, and solicited for involvement as speakers and supporters, and for help in providing community rooms or in giving assistance in other ways.

- Direct input was sought from various community, industrial, and business groups (e.g., the PTA; Urban League; labor union representatives; Insul-Coustics Birma, Inc.; Midland Ross Co.; banks and savings and loan associations; religious organizations; and various individuals).

- Emphasis continued to be placed on involving various people in the preplanning and planning stages of the program during the entire project.

- Great emphasis was put on studying, researching, and adapting various teaching methods. Educational materials selected include outlines and resources developed in the area of budgeting, consumer credit, food and the food dollar, children and money, the clothing dollar, family communication, life insurance, saving and investing, and others. As the project continued, these materials were reviewed, adapted, and improved to meet the needs of professionals and consumers.

- Physical facilities were made available to us free of charge by other agencies, the Extension Service office, industries, and department stores. A van was procured from the Department of Psychology, Douglass College. Permission was received to park the mobile van at various housing projects, shopping centers, and parks.

Teaching aids used were an overhead film projector, posters, handouts, tape players, slides, transparencies, quizzes, and discussion questions.

Volunteers were involved in the project. Guidance and training were offered to three program volunteers who assisted with developing posters, researching educational materials, etc.

Utilizing an Advisory Committee in the Planning Process

During fall 1977 the project director initiated the formation of a federal project advisory

committee. This was done in response to urging by the project evaluator to increase the number of participants in the program and to seek methods of greater community impact.

Three formal meetings were held and structured programs offered. Many informal conferences were conducted. To illustrate the total interaction between the project staff and advisory committee members, the following brief summary is given:

Advisory Committee Project Interaction

The federal project's advisory committee members gave willingly of their time, expertise, and enthusiastic support to all phases and aspects of the project. Out of the 25 persons who agreed to serve on the committee, 21 served the project in a professional capacity, in addition to active participation in committee meetings. Several of the members served as resource speakers at learning sessions or co-sponsored sessions in their own organizations.

In addition eight members assisted in the testing of materials (especially the home-study course and two resource guides), serving as consultants or reviewers in specific areas of their expertise. Three members who are in the communications field assisted in media promotion and recording of project events.

Of invaluable help to the project staff was the assistance of many of the members with community outreach responsibilities. Members provided community background information, and introduced the staff to community leaders, which greatly increased outreach effectiveness in the target communities. See Appendix 3 A and B for examples of dealing with a planning session of our advisory committee.

Educational Material Development Phase

This phase includes researching existing educational materials; selecting and identifying appropriate ones for use in the program; adapting existing Extension publications; assessing the need for new material as well as planning, designing, writing, editing, and printing such material.

Teaching outlines developed and used in programs include such topics as budgeting (outline of a budget, family financial problems, the food budget,

consumer tips, cutting expenses in day-to-day living); consumer credit (credit bureaus, establishing a good credit rating, credit legislation, lending institutions, what to do in financial difficulty, charge accounts); insurance; savings; and financial aspects of housing.

Educational materials were prepared to assist community educators in teaching family financial management. This was done in the form of a resource guide, which includes information on teaching, teaching outlines, objectives, methods of teaching, community outreach methods, values clarification exercises, and a bibliography.

A publication dealing with project initiation, management, and evaluation has been developed based upon the federal project to assist other community educators in establishing similar programs in their communities. This publication uses the system generated through the implementation of the project as a model.

A home-study course (self-study program) has been developed to provide comprehensive information to consumers in their homes. The course consists of five units (budgeting, credit, insurance, financial aspects of housing, and saving and investing).

Each unit was planned and designed as a self-contained learning package consisting of fact sheets, quizzes, and a comprehensive evaluation questionnaire. The home-study course was field tested by consumers who provided their assessment of the course, analyzed by evaluation staff (including the Fry Test for reading level), reviewed by reviewers, edited, and rewritten. Toward the end of the project, an educator's version of this self-study program was developed in the form of a guide for educators for use in reaching and teaching consumers.

The following are some highlights of the planning and work process involved in the educational material development phase:

Tasks done and completed include:

- Researching existing materials.
- Making a needs assessment regarding educational materials needed for a community outreach program on helping families adjust to economic change.

- Conceptualizing and designing outlines of materials (this was done in cooperation with the project's associate editor and project evaluator).

- Writing the material, dividing tasks, and coordinating writing efforts.

- Reviewing co-authors' materials.

- Selecting reviewers, sending materials to selected reviewers who had consented to examine the manuscripts.

- Gathering reviewers' comments and examining them, and incorporating appropriate suggestions into the educational materials.

- Rewriting materials as necessary, editing, typing, proofreading, and overseeing production process.

- Processing materials for home-study course and other educational publications through university channels for dissemination.

Evaluation Phase

Evaluation and accountability are very important parts of Extension activity. Therefore an important facet of this project was the inclusion of evaluation by an independent evaluator as an integral part of the project. The evaluator selected and invited to become part of the project team had to have (and has) an understanding of the type of work Cooperative Extension Service does and the people we reach.

Evaluation was planned and conducted as an ongoing process and involved constant feedback among all members of the project team. Led by the evaluator in cooperation with members of the project team, this phase included the development of program indicators and proper evaluation instruments.

Under the leadership of the project director and assisted by the evaluator and other project assistants, proper records were being kept at all times; charts were developed to facilitate the recording, analyzing, and synthesizing of data to come up with conclusions and recommendations based upon various activities in the project and to provide the needed accountability regarding how resources were utilized within the project.

The project director and evaluator developed completely separate reports; neither one saw the report of the other before the reports were written. Each one wrote the report from a separate point of view; the project director from the point of view of a manager, Extension specialist, as well as a community educator; the evaluator from the point of view of a project critic. Sometimes these functions may have overlapped, but it is the writer's point of view that this will only benefit the reader.

The evaluation as directed by the evaluator consisted of four major components: input evaluation, process evaluation, product evaluation, and impact evaluation.

Within these major components, six dimensions of the project were to be evaluated: (1) inputs - human and material resource; (2) activities - development of educational materials, information dissemination, and program offerings; (3) people involvement - numbers, types, continuity, frequency, and intensity; (4) reactions - interests of participants and acceptance of presenters; (5) changes - attitudes, aspirations, knowledge, practice, and skills; (6) end results - objectives met and side effects.

Two types of data collection methods have been used: (1) impressionistic - information gathered through conversation, field visitation, and conference; (2) objective means - checklist interview, observation, questionnaires, systematic analysis, and testing.

The evaluation process consisted of five major steps: (1) the analysis of project goals, objectives, and expectations; (2) the translation of goals, objectives, and expectations into measurable indicators; (3) the collection of data on the indicators for participants and nonparticipants; (4) the analysis of data; (5) the formulation of evaluative judgment and recommendations (Huang, 1979).

The major function of this evaluation system was to provide continuous feedback from the evaluator to the project staff. During the progress of the project, special instruments were developed which served as a means of collecting hard data for the evaluator, providing feedback to the project team and facilitating communication between the evaluator and project team members.

Evaluation Indicators

One of the project's outreach methods was the presentation of information on a topic to groups of persons in the three communities. In order to develop a way of assessing the impact of the project in terms of the clientele's competence and practice change, a series of learning indicators was developed. The indicators reflected the objectives of learning expectancies for each of the major topic areas. They also provided a guide to ensure that the presentation of the topics is consistent with the objectives. A six-step process was used in developing each set of indicators.

Step One - Defining specific objectives for the topic area consistent with the needs assessment of the communities, goals of the project, and time limitations of the sessions.

Step Two - Developing content outlines of the subject matter based on the objectives. The first two steps were carried out by the project director, outreach coordinator, and subject matter specialists.

Step Three - Drafting a suggested list of indicators relative to the objectives and content outlines. Since the indicators were used by the project team as a guide and by the evaluation team as a basis for determining clientele competence and practice change, the drafting was done jointly by the project director, outreach coordinator, and either the evaluator or the evaluator's assistant.

Step Four - Modifying and revising the draft as input, comments, and suggestions were made by members of the staffs.

Step Five - Delineating topic indicators by consensus at a joint staff meeting.

Step Six - Re-assessing indicators in light of their use by the project and evaluation staffs, taking into account clientele feedback. This important step allows for the

benefits of experience to be incorporated into the project.

It is recognized that the indicators are both comprehensive and nonlimiting depending upon the particular situation, such as time available, expertise of presenter, composition (size, age, sex, income level), and particular needs and/or interests of the clientele group. This flexibility means that it is not always necessary to cover the information relating to each indicator for every topic discussed at the sessions; information from different topic areas may be discussed and information not reflected by the indicators may be included. For example, the indicators on "Saving and Investing" allow for the discussion of various types of methods for saving and investing. The particular subject area emphasized would depend primarily on the needs and interests of the group. It also leaves room for the instructor to decide what aspect of the topic he or she will stress the most.

All of the instruments for data collection benefited both the evaluator and the project director. Having the instruments meet the needs of both was a prime consideration. The project assistants worked in both capacities: in that of project assistant and evaluation assistant, depending on need. The process for the design and development of indicators followed similar procedures to the ones described for the delineation of indicators. No instrument was used until the outreach coordinator, project director, evaluator, and project assistant agreed to its design. When, after using an instrument, a member of the team felt that it was not meeting its objectives, changes and improvements were suggested and agreed upon by general consensus.

To foster communication between the evaluation and project teams, various channels were utilized:

1. The project director and evaluator met regularly or when necessary.

2. The project director, evaluator, outreach coordinator, and project assistant met monthly, generally after the meeting between the director and evaluator or when necessary.

3. The evaluator and project assistant met on a weekly basis or when necessary.

4. The outreach coordinator and/or director met with the assistant evaluator weekly.

5. Other meetings between any members of the project staffs were held whenever necessary.

6. Memos and letters were used as needed.

7. Telephone communication was frequent.

8. The data collection instruments were filed and made available to all members of the project team.

The final aims of the evaluation, as far as the project director is concerned, were to measure the overall degree to which the proposal objectives have been met; to evaluate the attitudes of the participants in the project in terms of awareness, knowledge gained, or changes made in participants' personal lives because of the program; and to gauge the impact of the project in the long run.

The project evaluator has prepared an independent evaluation.

The project director's report of accountability includes this entire report, especially the section on program implementation, program results, and major findings.

Richard Sprince trains community service counselors in consumer credit. The program is coordinated by Mr. Clark Spratford, AFL-CIO Community Services Director, United Way Office, New Brunswick; and Miss Jane Howell, Project Director, Labor Education Center, Rutgers University.

Chapter 3:

IMPLEMENTATION AND ACHIEVEMENTS OF PROJECT

COMMUNITY OUTREACH ACHIEVEMENTS

To meet the stated goals and objectives of the project, various outreach methods were employed, including utilizing a mobile van; using closed-circuit television; holding learning sessions in the community; and administering a home-study course to reach consumers in their homes, offices, and other places.

Mobile Unit

A mobile unit was planned as an innovative method of outreach. The major idea behind the mobile unit, named the "$ Mobile," was that of convenience. The $ Mobile was driven to sites where consumers congregated in large numbers. These sites included shopping centers, apartment complexes, neighborhoods, and fairs. The consumers received information (i.e., through discussions, referrals, pamphlets, films, cassette tapes) at their convenience, as the van was equipped as a learning center. The outreach coordinator coordinated the van's outreach efforts, taught sessions, and gave out information.

A total of 277 consumers were reached through the Rutgers $ Mobile: 41 in New Brunswick and 236 in Sayreville.

One hundred and eighty-three of the consumers were female, 94 were male. Their age ranged from youth (eight people reached), to adult (70 people reached), to senior citizen (199 reached). The ethnic background included 78 white, 30 black, 2 hispanic, and 167 of Eastern European background (Slavic and Hungarian).

The largest number of consumers was reached when the van was used in conjunction with learning sessions held in the community. These learning sessions and visits to the van were pre-arranged and successful. Informal evaluation through observation and interviews with the contact person showed that the senior citizens really enjoyed the sessions and benefited from them.

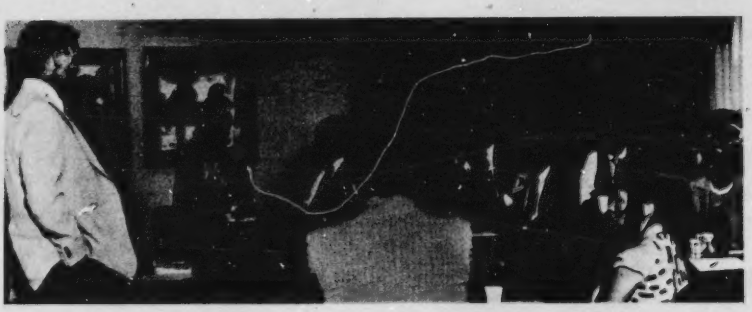
When the van was parked in the parking lots of shopping centers, parks, etc., only a small number of consumers took the time to come to the van. The

time consumers spent in the van was short. Those who did come in, though, expressed satisfaction with the materials, found the film that was used excellent, and appreciated the opportunity to discuss personal financial problems with the outreach coordinator. Some difficulties encountered were: people did not take the initiative to come into a small enclosure like the van alone, some felt that data about them would be collected and reported, and bad weather restricted the use of the van.

At first sight many people feared that the van was a "money making scheme vs. an educational medium" and "hesitated to discuss financial affairs with a stranger."

The van did distribute educational Extension materials to all who visited it. This dissemination of materials was considered one of its strengths.

The van method did not fully provide the learning opportunities desired and, therefore, strategies were devised to find alternate methods of reaching consumers.



Mr. Joseph H. Martin, Consultant and Appraiser for New Jersey Association of Realtors and Associate Professor, Ryder College, conducts an educational session on financial aspects of housing for Johnson & Johnson - Surgikos.

Learning Sessions

Overview

A total of 1,335 consumers representing consumers in general, the disadvantaged (including displaced homemakers and senior citizens), professional educators, and paraprofessional counselors participated in learning sessions held in the communities. From these, 658 were reached in New Brunswick, 175 in Perth Amboy, 379 in Sayreville, and 123 outside these communities.

Nine hundred consumers were female, 435 were male. They ranged in age from youth (110) to adult (824) and senior citizens (401).

A total of 59 different learning sessions were held (39 in New Brunswick, 6 in Perth Abmoy, 7 in Sayreville, and 7 in other communities). Out of the 100 total sessions conducted, about 75% were one-session programs, 9% were a series of two or three sessions and 16% were a four- or more sessions series. The most popular topics were budgeting (38 sessions) and credit (28 sessions).

Learning sessions in family financial management were presented in community areas, in consumers' homes and at work sites, thus reaching consumers through their employers. Examples include sessions such as "Financial Planning for Better Living," co-sponsored with Johnson and Johnson-Surgicos; "Beyond the Cookie Jar," co-sponsored with the Rutgers Women Center-Douglass College; "Personal Credit use," with Parlin YMCA and the New Brunswick YWCA; sessions given at PTA's; programs held after work in companies such as Midland Ross; and Lunch 'N Learn Series at places of work.

The Perth Amboy Adult School offered two credits to adults working toward their high school diploma for their participation in a series conducted by the project. Four hundred and eighty-two disadvantaged consumers were reached through organizations such as the Neighborhood House Project, Women's Transition Counseling, Senior Citizen Nutrition Program, and hospitals (PATHE - Personal Assistance to the Homebound and Elderly).

In addition to reaching consumers directly, which involved a person-to-person contact between consumers and a member of the project team, consumers were also reached indirectly. This indirect way of teaching involved training professional educators and community and/or paraprofessional counselors within an established structure of a local agency or civic group who then reached consumers within their organizations.

Two hundred and sixty-eight (268) professional educators and paraprofessional counselors were trained by the project staff from such organizations as the Middlesex County Cooperative Extension Nutrition Education Project, Labor Union Counseling Program, Hispanic Economics Development Project, and Perth Amboy Public Schools.

Most of the offerings through learning sessions were done in cooperation with other organizations. These organizations included groups such as the Perth Amboy Public Schools, where teacher training was offered by the project; the Middlesex County Welfare Board and Urban League, where social workers and community counselors received training; and industrial and business organizations such as Johnson and Johnson-Surgicos and Midland Ross, where employees participated in educational programs.

Summary of Achievements from All Learning Sessions

Immediate feedback from the participants was gained through the use of a questionnaire at the end of the sessions. About one-half (414 out of 941) of the participants returned questionnaires. More than 75% rated the session "good" in terms of meeting their expectations. Ninety percent indicated they would recommend this session to others. To an open-end question regarding what they liked about the session, 189 (45.6%) liked the presentation, 192 (46.4%) found the information helpful and useful, and 252 (60.8%) indicated specific learning they had gained in the particular subject area covered.

Follow-up feedback was obtained through personal interviews with 39 participants, with 11 "contact persons" from co-sponsoring organizations,

and through a written questionnaire sent to all "Lunch 'N Learn" participants and labor education counselors.

Results from participant interviews reveal that over 70% of the participants were able to answer correctly questions on topics discussed in the learning sessions, indicating that learning took place. Most had read the material given out at the sessions and most of these rated the materials very highly. All of the participants said that the session was helpful and the information useful to them.

Combined results from personal interviews and returned questionnaires indicate that the following actions were taken:

- Twenty-nine reviewed their financial situation in one or more of the topic areas.

- Thirty-two communicated with family or others in one or more of the topic areas.

- Twelve participants set up budgets, six adjusted spending habits, and three determined their net worth. Three participants reported that they planned to set up budgets in the future, and ten indicated that they planned to adjust their spending habits.

- Ten had changed their credit situation or had established credit (two planned to do so in the future), two consulted credit bureaus, and one planned to do so in the future.

- Eight reported that they had made changes in their savings and investment situation, 15 planned to do so in the future, and 1 participant planned to take action in his housing situation.

The following are some comments made by consumers during interviews regarding actions they had taken:

"I started a regular savings plan."

"I discussed budgeting with my husband and we set up a budget."

"After learning about the different saving rates, I asked my bank about specific terms on their accounts."

"Helped my brother get a car loan from the bank which was cheaper than what the dealer offered."

The following are some comments received from follow-up feedback through evaluation questionnaires:

"I record what I spend. We have a better filing system for our bills and important papers. We are investigating means of saving and investing."

"I have reviewed my debts and assets. Planned a budget. Started to acquire credit in my own name and to question and think about installment plans and all types of lending institutions."

"Have a budget plan by the month and figured out what we're worth financially."

"I plan my shopping more carefully and developed an overall budget--give more attention to financial planning."

"I stopped my mutual fund. Am looking at my insurance policies with the feeling may drop one. Set up one of the long-term savings accounts."

Highlights of Individual Learning Session Results

Summary data regarding the results of all of the learning sessions appear on the previous pages. The following examples highlight several successful learning sessions, which will further illustrate scope and variety of the accomplishments of the learning sessions.

Lunch 'N Learn Series

· Overview:

In April, May, and June 1978, three Lunch 'N Learn series (a total of 12 sessions) were conducted on the Rutgers campus for university secretaries. Each series consisted of four one-hour sessions (one per week for four weeks) on different areas of family financial management and included after-session counseling in two of the three series. A graduate assistant and/or the community coordinator assisted the project director in coordinating some of the sessions and teaching one program.

A total of 52 people attended the series. Many of these participants also registered for the home-study course.

Series I had a total of 18 registrants. Seventeen attended the first session, 17 the second, 18 the third, and 16 the fourth.

Series II had 19 registrants. Nineteen attended the first session, 15 the second, 19 the third, and 13 the fourth.

Series III had 15 registrants. Fifteen attended the first session, 15 the second, 14 the third, and 12 the fourth.

· Immediate feedback:

Efforts were made to evaluate what was learned by participants, how they felt about the course, etc. Therefore, evaluation questionnaires were given out at seven of the sessions to get immediate feedback from the participants. Out of the 117 questionnaires handed out, 81 were completed and returned. Of these 81, 74 indicated the sessions had met their expectations. To the question what they liked about the session, 46 indicated that they liked the presentation and materials.

- 27 indicated that the sessions were informative and helpful.

- 18 indicated specific learning from the sessions, such as finding out about consumer and credit rating information for women, how to take financial inventory, budgeting tips, and savings and investment opportunities.

- 51 participants responded that they wished the sessions could be longer or more sessions offered.

· Follow-up feedback:

In addition to the above immediate feedback, the project team felt it would be desirable to find out if consumers had taken any action, shared any of the material with others, and/or planned to take any action in the future which would benefit their own and/or their families' lives. Thus a follow-up questionnaire was mailed to all 52 participants. Thirty-one (59%) of the 52 participants responded. Out of these 31 participants:

- All (100%) indicated that the series had been helpful.

- 29 (94%) had shared the information with family and/or friends.

- 24 (74%) related specific actions they had taken as a result of the series.

· Categories of actions taken by individuals:

Seven participants set up budgets, four changed their spending habits, five changed their credit situation or established credit and five changed their savings or investment situation. Twenty participants said that they became more aware of financial planning and management, reviewed their own situation in the different areas, and discussed their learning with others. More than half of those responding indicated they plan to take action regarding one or more of the areas.

Here are some comments regarding action taken:

"I reviewed my debts and assets, planned a budget, and started to acquire credit in my own name."

"I have been checking into different banks regarding time certificates and interest to

increase my savings."

"Checked into life insurance programs with insurance company for better coverage."

"Made list of assets and liabilities to see where my husband and I stand."

"Reviewed our finances very carefully; are changing some moneys into Series E Bonds (because of our ages) so they may be converted to H Bonds at retirement. We have also become a little more thrifty."

"Checked life insurance programs with insurance company for better coverage. Changed banks--became aware of better services and higher interest rates at different banks."

"Have made plans to invest savings in other banks."

"I plan my shopping more carefully and developed an overall budget--give more attention to financial planning."

"I record what I spend. We have a better filing system for our bills and important papers. We are investigating means of saving and investing."

The value of the course was apparent from repeated voluntary comments such as:

"Thought the series was very worthwhile, would like to see more like it."

"It was great! helpful! enjoyable!"

"Every person regardless of age could well profit by such a series."

"Would recommend this series to everyone!!!"

Learning Sessions Held at Industry Locations

Overview:

Three series were conducted at two New Brunswick area industries. Each of the series offered sessions in family financial management, presented by professionals in the different areas.

These series involved several people in the planning and teaching stage, including an Extension

home economist, the specialist in foods and nutrition, the associate editor and co-author of the project, the outreach coordinator, the project director, and several resource people from the community.

In the spring of 1977, two (4-session) series were held at Midland Ross Company. At one location (Somerset), the participants were middle-management employees. At the other location (Highland Park), labor employees were reached.

In Somerset, 7 persons attended the first session, 18 attended the second session, 4 attended the third, and 0 attended the last session.

At the Highland Park location, five attended the first session, three the second session, one attended the third, and one the fourth.

In May and June of 1978, a five-session series was conducted at Johnson and Johnson-Surgicos (for professional and clerical employees). Thirty employees attended the first session (saving and investing); 21 attended the second (life insurance); 28 the third (financial aspects of housing), 9 the fourth (financial planning and credit) and 24 the fifth (financial aspects of housing). This topic was specially requested as the company was considering relocating.

Evaluation at "mid-point" (through questionnaires) indicated that the series was well received and that the idea of after-work teaching sessions was considered beneficial by the participants.

Feedback:

Asked what they liked and didn't like about the session, participants gave such responses as "good basic data; straightforward answers to questions;" "information presented useful to me;" "the level of expertise;" "investment advice; opportunity to identify real estate etc.;" "I thought the entire session was very good and would have probably lasted 2-3 hours. A great deal of interest was shown;" "The qualified persons that were chosen to speak to us;" "The sessions were practical, informative, and well-planned;" "Practical and useful suggestions for consideration by prospective buyers and sellers."

Twelve people filled out the questionnaire at "mid-point." All indicated that they would like to have further information and sessions, the greatest interest being in the area of financial aspects of housing, followed by savings and investing, then budgeting.

To the question, which number best describes the sessions in terms of your expectation (on a scale of 1 to 9; 1 - bad, 9 - good), three participants gave it the highest rating (9); five a rating of (8), the second highest rating; one (7); one (6); one (4); and one did not answer this question.

Results from follow-up interviews by the contact person at Johnson and Johnson indicated that "the people were satisfied with the programs" and that several participants "have done something as a result of attending the sessions."

Results from a post-seminar conference between the outreach coordinator and manager of organizational planning at Johnson and Johnson indicate that Mr. Weisberg felt "the series to be very well-organized and presented, the speakers chosen to be excellent, and the topic covered of interest and importance to all consumers." He felt that his company benefited by providing this service to the employees and thanked Cooperative Extension Service for initiating the series and following through with such a worthwhile project.

Metropolitan Regional Council Television (MRC-TV)-Learning Sessions

· Overview:

In the spring of 1978 a series was conducted through MRC-TV in New York. MRC-TV is a two-way closed-circuit television network, which offers educational programs as in-service training to municipal, county, and state employees. It has two-way audio-visual capability. Live educational broadcasts are received in 15 cities which have MRC-TV monitors in the tri-state area, including New Brunswick, and Perth Amboy.

The series was entitled "Your Money Matters" and consisted of five sessions on various topics in family financial management. Guest speakers participated in the program, which was hosted by the outreach coordinator and the project director.

Available records show a minimum attendance of 33 persons; however, not all sites reported attendance. The total recorded attendance for all five sessions in this series was 146. Twenty-six participant feedback questionnaires were returned from a limited number of locations. Of these, all indicated the session had met their expectations

and 25 would recommend the session to friends.

· Immediate feedback:

To the question on what they liked about the session, 17 indicated that they liked the presentation; 8 said they found the session helpful personally and/or professionally, and 5 cited specific learning from a session such as realizing the value of maintaining a budget and setting priorities, understanding differences in interest rates in various financial institutions, knowing the differences between series E and H bonds, and discovering various aspects of different types of insurance policies.

Follow-up feedback was received from a personal interview with Mr. Liblit, who acted as the contact person. He felt that the program was "very valuable and had been well received." He pointed out that several people had stopped him to mention some specific item they had learned and to say that they found the program and speaker excellent. He said, "They found the series helpful to themselves personally and the information presented helpful and useful in their job."

Senior Citizens' Learning Sessions

· Overview:

A total of 401 senior citizens were reached: 42 in New Brunswick, 85 in Perth Amboy, 274 in Sayreville. A total of 220 were female, 181 male. Their ethnic background included Eastern European (Slavic and Hungarian) 259, white 117, black 10, hispanic 15.

Teaching methods, program structure, topics, and materials covered were adapted to meet the needs of special groups of audiences. An example--Programs were co-sponsored with Personal Assistance to Homebound Elderly (PATHE)--a YWCA nutrition project.

Learning sessions were held with five of these senior citizen groups, reaching a total of 401 consumers.

The sessions were geared towards consumer protection laws, specifically warranties; door-to-door selling; extra income claims; and unordered merchandise. Each presentation lasted 15 to 20 minutes, with time allotted for questioning at the end of each session.

For example, 80 senior citizens were reached through the nutrition project in Sayreville and taught about the rights of consumers in dealing with door-to-door salespeople, products mailed to their homes which were not ordered, and product warranties and insurance needs of the elderly.

In another case, 85 senior citizens were reached at the Veteran of Foreign Wars (VFW) Hall in Perth Amboy. Again, door-to-door selling, product warranties and what they mean, unordered merchandise received through the mail, and out-of-state real estate frauds were covered. A pamphlet entitled "Managing Your Money" was shared with the senior citizens.

Also, 42 senior citizens were reached through the Hungarian Civic Association in New Brunswick. Assistance was given to the outreach coordinator by a member of the university who is very active in the Hungarian community and who referred him to the director of the Hungarian Senior Citizen Lunch Program. The topic of the session was on consumer protection (including extra income claims, warranties, unordered merchandise, credit, and door-to-door selling).

Feedback:

Immediate feedback was provided through a questionnaire designed specifically for this audience. Eighty-three questionnaires were returned; 66 participants thought the session was helpful, 73 would recommend it to their friends, 15 indicated specific learning that was gained based on the subject matter taught.*

Follow-up feedback from specific interviews with four contact persons representing four senior citizen groups indicated that the senior citizens benefited from the information given to them and that several of them had indicated specific topics learned, e.g., two people who were solicited by door-to-door salespeople "knew what to ask and what to do."

Specific comments by contact persons included:

"Program helped the senior citizens with problems they have--meets their needs."

*It was specifically decided not to ask the senior citizens what they had learned because of the sensitivity of their age.

"Very beneficial."

"Excellent topic for senior citizens."

"Consumer protection laws good for senior citizens."

"Well presented, well organized, well handled."

"Yes, excellent program for senior citizens."

"Went over fairly well."

"Very well handled, excellent speakers."

Community Service/Educational Agencies

A successful method of community outreach involved working with other publicly funded projects or agencies, such as training of paraprofessional counselors who worked in their own neighborhoods or labor union sites to help other individuals.

Thirteen different agencies co-sponsored learning sessions. A total of 31 sessions were held, which were attended by 806 persons. In seven of the series, sessions were presented to consumers directly.

The project staff found that other service/educational organizations were eager to cooperate with our project. The response from the organizations' leaders as well as from the participants was very positive. The project encountered most success from organizations which had established audiences and whose organizational staff were enthusiastically committed to promoting the sessions.

For example, the project's involvement with Deco (Hispanic Economic Development Project) involved the training of 11 bilingual hispanics in family consumer economics and protection. Three training sessions were held with Deco's staff by the outreach coordinator: "Budgeting and Food $," "Credit," and "Consumer Protection." Several resource guides in English and Spanish were provided. This funded program was an outreach effort of the Puerto Rican Action Board of New Brunswick.

Contact person interviews indicated that the training was considered helpful to the trainees and their clients.

Another example is the training of 30 staff members of the Community Service Counseling Program held at the Labor Education Center at Rutgers University. The 30 staff members enrolled in the home-study course and attended also a pre- and post-training session on all aspects of consumer credit and how to work with consumers in the area of family financial management. The program assisted these counselors, who were hired through CETA funding for the purpose of offering counseling services at various labor union sites. A large part of the counseling services requires knowledge of family money management (finance and human relations skills) and the project furnishes educational information and training to the staff. They were given training in consumer credit and provided with visual aids and written materials.

Feedback:

The response from these 30 participants was very positive. All were eager for information in different areas of family financial management. They felt that "the presentation of the session was very good, the material used and handed out very helpful, and the information presented excellent." Many participants had registered for the home-study course and the majority indicated that they had used the information with other consumers repeatedly.

Seventy-five social workers at the Middlesex County Welfare Board were reached on topics including budgeting and credit, credit bureaus, establishment of credit rating, obtaining loans, and basic financial planning; included were related areas such as human relations and communications skills toward successful budgeting. Thirty of the trainees were reached in Perth Amboy and 45 in New Brunswick. Extension material in family financial planning (budgeting, credit) and foods and nutrition were shared with the participants.

Evaluation through contact person interview and informal examination and a follow-up letter by the director of the New Brunswick welfare office indicated that the staff found the presentation and materials shared helpful in their own personal life as well as in their jobs, when providing counseling to families.

Middlesex County Cooperative Extension Nutrition Education Program

The outreach coordinator reached six to eight Rutgers community assistants who go directly to families and homes and counsel them on food and nutrition. Money concerns inevitably enter the picture and the community assistants need to have some background in the area of budgeting, shopping skills, credit cards, and consumer credit to cope with the many situations they encountered.

Two sessions were held at the South Amboy Memorial Hospital; one session having an attendance of nine, the other seven mental health patients (chronic patients) who meet every week after having been released from the hospital into the community and to their own living quarters. These sessions were designed to help the mental health patients in their transition to community life and independent living. One of the reasons for the very positive acceptance of the teaching by the community coordinator was the fact that he visited with the group beforehand and listened to the presentation made by someone else before directly teaching himself. Topics covered included budgeting and the food dollar, unit pricing, shopping and meal preparation, tips on saving money, setting goals, communicating about how money is spent in the family, warranties, mail order gifts, door-to-door selling, consumer credit management, and credit laws.

Feedback from the contact person indicated that the trainers felt they had also gained information useful to them in their work with patients. Asked if they could give examples regarding action taken by participants, they cited a specific one: unit pricing used in grocery stores by participants.

Home-Study Course

A home-study course, "Your Money Matters," was developed to provide comprehensive information to consumers in their homes. The course consisted of five units--Financial Planning (Budgeting), Coping with Credit, Life Insurance, Financial Aspects of Housing, Making Your Money Grow (saving/investing). Each unit is a self-contained learning package consisting of fact sheets, supplemental material, and a quiz.

A total of 385 consumers were reached through the home-study course method. Out of the 385, 240 registered from New Brunswick, 87 from Perth Amboy,

and 68 from Sayreville. A total of three courses were administered. The first course offered was a three-unit series (budgeting, credit, insurance); the second a two-unit series (housing and saving and investing); the third a five-unit series.

Three hundred and thirty enrolled in the first two courses offered. Out of this 330, 120 participants (36%) completed and returned the quizzes for all of the units in their course. Ninety-three participants (28%) completed and returned some of the units in their course. Thus about 64% of those enrolled in the first two courses participated by returning quizzes.

Fifty-three consumers enrolled in the third course. (Data are not available on this group due to lack of time.)

Immediate feedback obtained from the quizzes returned showed a high level of learning and understanding. Almost all of the participants were sharing the information and many were taking actions based on their new knowledge.

A written questionnaire to obtain follow-up feedback was mailed to 299 of those who enrolled in the first two courses. One hundred and three (34%) of the 299 questionnaires were returned. Ninety-four of the 103 returned questionnaires were from participants who had returned quizzes. Only nine questionnaires were returned from individuals who had enrolled in the course, but had not returned quizzes. Four of these nine were not marked--the participants indicated that they had not read the material.

As regards educational background of participants, out of the 103 who had reported on their educational background, 3 had not completed high school, 20 had a high school diploma, 48 had a high school diploma plus additional training, 29 had a college degree, and 3 had education beyond a bachelor's degree.

Age ranged from 24 and under (4), 25 to 44 (59), 45 to 64 (35), to 65 and over (3). Most were between the ages of 24-64. Twenty-two participants were male, 79 female.

Employment ranged from fully employed (51), employed part-time (19), to retired (6), unemployed (11), and other (12).

Income ranged from $3,999 and under (5), $4,000 to $9,999 (20), $10,000 to $14,999 (22), $15,000 to $19,999 (17), $20,000 and over (34).

The follow-up feedback was measured from the 99 completed questionnaires (not all participants answered all questions).

- Sixty-three participants felt that the course was very helpful.
- Thirty-two felt that the course was slightly helpful.
- Two were not sure whether the course was helpful.
- None felt the course was not helpful.

Action taken by participants:

- Fifty-eight participants took some kind of action as a result of taking the course.

These actions included: 40 participants reviewed their personal situation with respect to a particular topic, 10 participants set up budgets, 4 established or changed their credit situation, 18 established or changed their savings accounts or investments, 62 participants planned to take action in the future as a result of this course.

One of the objectives of the project and thus of the home-study course was to foster family communication in the areas of management of the family's financial resources. In support of this objective, 75 home-study participants indicated that they had shared information from this course with family members, 45 participants shared the information with friends, and 13 indicated they had used information or materials from the course in their own work. Ninety-six participants indicated that they found the material understandable. Only two participants felt that the material was slightly difficult to understand.

Typical consumer comments received included the following:

> "I have seldom, if ever, taken a course especially of this type that I have gotten so much benefit from personally, even from full-semester credit courses."

"It's nice to have a composite file on financial information."

"Please keep up the good work. You've helped me in more ways than I can figure right now."

"I really enjoyed it and learned at the same time."

"Whoever planned this program did an excellent job. Terminology was within our grasp and it was not detailed to the extent of making us lose interest."

ACHIEVEMENTS OF EDUCATIONAL MATERIALS PHASE

After considerable research and a literature review, five publications, including a project report, were developed. This phase involved three professionals and numerous project assistants. Four are different publications, the fifth is an adaptation of one of the four, to be used with a different audience. The publications are:

- Personal and Family Finances--A Resource Guide for Teaching
- Planning and Managing Community Programs--A Process Approach
- Helping Families Adjust to Economic Change--A Project Report
- Your Money Matters--A Self-Study Program for Consumers
- Your Money Matters--A Self-Study Program Guide for Educators
- Personal and Family Finances--A Resource Guide for Teaching

This resource guide has been co-authored by the project director and Dr. Neil Gaston, Trenton State College, based on proposal objectives and needs which surfaced during the project. Designed to assist community educators in teaching family financial management, it consists of three chapters and a bibliography and includes teaching outlines, methods of teaching, community outreach methods, and a bibliography.

In Chapter One six "Units of Study" were developed. These included detailed content outlines in six areas such as budgeting, credit, insurance, housing, saving and investments, and estate planning.

Included in each unit of study are: an overview, general objectives, content outline, specific teaching suggestions, values clarification activities, questions for discussion, vocabulary, evaluation indicators, and a selected bibliography of teaching/learning resources.

Chapter Two is called "General Strategies and Materials" and deals with innovative teaching methods. It describes in detail a variety of teaching strategies and also explains briefly how to prepare and use teaching materials. Special attention is given to the fact that community educators need to be extremely flexible in their use of teaching materials, methods, and strategies (e.g., use of activities, choice of time and place).

"Utilization of Community Resources" is the third chapter of this text. It is designed to help the teacher in the field in program development and teaching. Both general and specific community resources are given, so that the person charged with teaching the various units will know where to find the necessary information.

- Planning and Managing Community Programs--A Process Approach

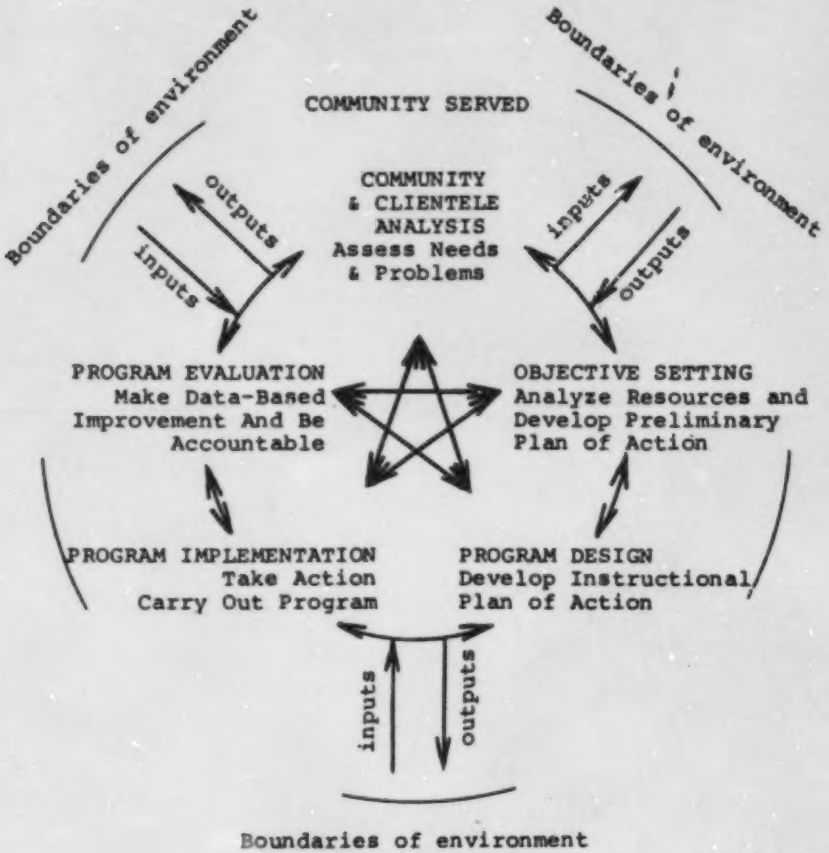
A publication of project initiation, management, and evaluation has been developed and written to assist other community educators in establishing similar programs in their communities. This publication uses the system generated through the implementation of the project as a model.

The four chapters in this unit tell the educator how to go about preparing a needs assessment; analyzing problems; setting objectives; and designing, implementing, and evaluating an outreach consumer education program. The content is based upon this project.

The text shows the interdependency of the five phases and the importance of each and offers opportunities for practical application in planning, managing, and evaluating community programs. It also includes a bibliography.

DIAGRAM A

THE INTERRELATIONSHIPS BETWEEN COMMUNITY-BASED EDUCATIONAL PROGRAM DEVELOPMENT PHASES



- Your Money Matters--A Self-Study Program for Consumers

A home-study course was developed for consumers and utilized during the project. It is a basic, comprehensive course in personal and family finances which has been utilized extensively during the project and by seven counties in New Jersey after the project's outreach phase ended.

It includes five learning units, comprising 29 fact sheets, 5 supplemental fact sheets, a glossary, 5 quizzes, and a feedback questionnaire. Some of the fact sheets and supplemental fact sheets have been adapted by the author from previous Extension material. The majority, however, has either been drastically revised or newly written.

The following is a unit summary. (For detailed description of the units and fact sheets, see the Appendix.)

UNIT SUMMARY

UNIT I - FINANCIAL PLANNING

How to set guidelines for personal and family spending, how to plan a budget, how to take financial inventory and determine your net worth.

UNIT II - COPING WITH CREDIT

The different forms of credit, how to establish a credit rating, how to handle debt, buying a car on credit, how credit laws protect you as a consumer.

UNIT III - PLANNING FOR PROTECTION: LIFE INSURANCE

The basic types of insurance policies, how to choose a policy that matches your needs, provisions for extra protection and settlement options.

UNIT IV - FINANCIAL ASPECTS OF HOUSING

Factors in buying a house, pros and cons of buying a house, considering the costs, the purchase agreement and the role of the lawyer, closing costs and legal fees, alternative housing options, homeowner's insurance, types of mortgages and how to understand them.

UNIT V - MAKING YOUR MONEY GROW

How and how much to save, establishing a personal or family savings plan, different ways to save, saving versus investing, different methods of investing.

Results achieved through the home-study course by consumers was reported in the previous section under Home-Study Course Achievements.

Impact achieved beyond the scope of this project includes the use of the course by seven Extension home economists in New Jersey in FY 1978-9 and plans of further utilization by five counties in FY 1979-80. This has been reported in greater detail under "Major Results and Impact."

- Your Money Matters--A Self-Study Program Guide for Educators

This is the "educator's version" of the previously mentioned publication. It is intended to assist the educator in the maximum use and application of Your Money Matters--A Self-Study Program for Consumers.

It includes instructions for use of the publication as a home-study course; instruction for administration of the course, including a chart for record keeping; cover letters; sample mailing schedule in addition to the complete set of units, quizzes, and evaluation feedback questionnaire. It also includes objectives, and a set of topic indicators and instructions on how to utilize them within the program.

Evaluation and Review

The publications described above have been reviewed by the evaluator; the chairperson of the Department of Home Economics; the Family Resource Management Specialist, SEA-Extension, USDA; in addition to several other highly respected professionals. The home-study course has also been extensively field tested, analyzed, subjected to the Fry test for readability, rewritten, and re-edited. It has also been redesigned in two forms (as described above) to be used as a self-learning program for consumers and an aid to educators.

Chapter 4:

MAJOR RESULTS

SUMMARY OF COMMUNITY OUTREACH ACHIEVEMENTS

· Overview:

A total of 2,523 consumer contacts were made in the outreach phase, reaching 1,999 different participants with consumer education information.

In the program a total of 677 people received information on budgeting, financial planning, and decision making; 730 people on credit; 294 on life insurance; 370 on financial aspects of housing; 379 on savings and investing; and 471 on other topics (including senior citizen groups), such as on consumer credit and other consumer protection laws.

Nine hundred and forty out of the 1,999 consumers contacted were reached in New Brunswick, 253 in Perth Amboy, 683 in Sayreville, and 123 in other communities.

One thousand three hundred and thirty-five consumers received information through learning sessions, 385 through a home-study course, and 279 from a mobile van.

Audiences in the program included such groups as the disadvantaged (including displaced homemakers and senior citizens), consumers in general, professional educators, and paraprofessional counselors. The participants ranged in age from teens to senior citizens. Approximately 2/3 of all the program participants were women, and 1/3 were men.

Of the 1,614 consumers reached through learning sessions and the van, 927 were white, 174 black, 72 hispanic, and 437 were of Slavic and Hungarian background. There were 118 youths reached, 894 adults, 600 senior citizens; 1,082 were females, 529 were males.

Participant characteristic data were available on 103 of 385 home-study participants through their return of a follow-up questionnaire. (Not all participants answered all questions.) Twenty-two of these were men, 79 were women. Most (94) were between the ages of 24-64, 4 were younger than 24, 3 were over 65. Seventy were employed full- or

part-time; 6 were retired; 25 had incomes of less than $10,000, 39 had incomes between $10,000 and $20,000, 34 had incomes over $20,000.

Educational background reported indicates that about 2/3 (68 people) were high school graduates, 32 had a college degree, 3 participants had no high school diploma.

A total of 93 educational series were held, providing 156 sessions. Seventy of these were one-session programs, 11 were two- or three-session series, and 12 were four-session series.

Some examples of specific outreach results include the use of:

- A mobile unit. Two hundred and seventy-seven people used the multi-media resources in a mobile van, which traveled to 9 different locations on 26 different dates.

- A home-study course, "Your Money Matters." Three hundred and eighty-five people enrolled in this course which consisted of five learning units: Financial Planning and Budgeting, Consumer Credit, Insurance, Financial Aspects of Housing, and Saving and Investing. Through this method, the program was brought directly into consumers' homes.

- Work site educational programs. Lunch 'N Learn programs and educational sessions conducted after work hours were offered directly on site within the business, industry, and educational communities in Middlesex County. At industrial sites, three series, or a total of 13 sessions, were conducted; in the educational community three series, or a total of 12 sessions, were conducted. One hundred and five employees were reached.

- Paraprofessional counselors. Two hundred and eight paraprofessional counselors (including 48 professional educators) within the established structure of existing agencies and institutions were trained to spread the project's message.

- MRC-TV. A five-session series was presented on MRC-TV, a two-way, closed-circuit television network, to provide in-service training in family resource management to municipal, county, and state employees. This method

reached 146 consumers. Live broadcasts were reviewed in 15 cities including New Brunswick and Perth Amboy.

It should be noted that because the project involved a diversity of programs, audiences, and methods, a variety of evaluation instruments had to be designed and methods implemented. Refer to Chapter 3 for information on actions taken by consumers and categories of actions taken within the specific offerings of learning sessions.

· Evaluation:

The following are results of the outreach phase, based on data obtained from follow-up interviews, questionnaires on the learning sessions, as well as the administration of the home-study course.

It should be noted that these data were obtained through open-ended questions only, such as "Did you take any action?" "If so, What?" Also, follow-up data were not available on all program offerings.

Not all groups from the learning sessions were considered feasible for interviewing. Participants who attended sessions held before the fall of 1977 and before the indicators were developed and used were not considered interviewable due to the passage of time (interviews began in January 1978). Senior citizen groups were not interviewed as it was felt that it would be unreasonable to expect long-term retention of facts from this audience. For some groups there was no information available on the participants so that they could be contacted for interviewing. Participants from sessions which were held outside the target vicinities were not interviewed.

For groups whose participants could not be interviewed, the "contact person" from the co-sponsoring organization was interviewed, whenever possible. Feedback from these persons provided data on participant reactions (as reported previously in Chapter 3).

In addition, written questionnaires were designed and utilized to obtain data on participant reaction to the project and the materials produced, and whether participants changed their practices, took any action, or planned to do so as a result of their participation in the project. For example,

the questionnaires were used with the home-study course and the Lunch 'N Learn series.

* Actions Taken by Consumers:

The following is a summary of the different types and number of actions taken, based on participant feedback:

A total of 323 actions were taken and reported by consumers through these various evaluation instruments and methods. In addition, a total of 153 planned actions were reported. The majority of actions were in the area of reviewing personal financial situation, using acquired knowledge; followed by setting up of budgets; changing spending habits; and establishing credit; then improving savings and investment situations.

Total actions taken were divided into five topic areas--budgeting, credit, life insurance, financial aspects of housing, and saving and investing--then they were tabulated and categorized. The following lists the number of actions taken by consumers in each category (note that each participant may have taken more than one action):

Seventy-four participants had reviewed their financial situation in one or more of the topic areas (42 planned to do so in the future).

Ninety-seven had communicated with family members or others concerning the five topic areas (24 plan to do so in the future).

Thirty-one had set up budgets, 15 adjusted their spending habits, and 3 determined their net worth (10 plan to set up budgets, 15 to adjust spending habits, and 2 to calculate their net worth).

Fourteen changed their credit situation or established credit for the first time (5 planned to change their current credit situation), 2 consulted the credit bureaus regarding credit rating (2 plan to consult the credit bureaus).

Two participants changed insurance policies (1 plans to do so), 2 were aided in changing their housing situation through knowledge gained through the project (8 actually planned to change their housing situation).

Thirty-six participants established either a savings account or made changes in their existing savings and investment program (44 indicated plans to change some aspects of their savings and investment program in the future).

Comments by Consumers:

From the comments of consumers received, it can be said that the majority of those who gave immediate or follow-up feedback felt very positive about the pilot project, the subject matter offered, and the specific methods and techniques used. This can be attributed directly to the sensitivity of the project team to the consumers' needs and the changing strategies which were adopted throughout the project.

Here are some typical comments from participants about the sessions:

"I feel this course was an excellent way to reach a lot of individuals with basic knowledge on many important topics which aren't explained to us and, therefore, we had to learn by trial and error in the past. Now I am fortunate enough to learn and avoid the errors."

"Information invaluable."

"This information is very important and very necessary in this day and age."

Other comments from participants included:

"It's nice to have a complete file on financial information. My husband, a vice president of a credit union, photostated "Help I'm in Debt What Do I Do?" for use in credit counseling."

"Whoever planned this program did an excellent job. Terminology was within our grasp and it was not detailed to the extent of making us losing interest."

"Very enjoyable and enlightening."

"I have seldom, if ever, taken a course I have gotten so much benefit from. Personally - even from full-semester credit courses."

"Credit information especially valuable for a divorced woman - or any woman actually."

· Project Results - The Ultimate Program Goals

"Based on the evaluation data collected and analyzed by the project evaluator, six major project objectives were achieved, to the extent that the majority of those participants who had responded to the follow-up studies had changed their practices.

The six objectives were:

(1) As a result of attending the programs, participants will spend their money more wisely and use their new knowledge and skills to extend, expand, and increase their resources to raise their standard of living.

(2) Participants will determine what economic goals are consistent with their values and available resources and take actions to achieve those goals.

(3) Participants will learn and use skills to develop a personal money management plan, recognizing that periodic revision will be necessary due to changes in the life-cycle.

(4) Participants will understand the concept of consumer credit, its advantages, disadvantages, and wise use; will determine debt limits tailored to their own situations; identify the different types of credit and methods of repayment; and the functions of credit bureaus, the importance of good rating, and the consumer's rights and responsibilities as far as credit reporting and credit files are concerned.

(5) Participants will understand the various types of insurance policies available and know how an insurance protection program can be adapted to their personal needs and at cost commensurate with their income.

(6) Participants will understand the role savings and investments play in a family's overall financial plan." (Huang, 1979)

Chapter 5:

IMPLICATIONS, CONCLUSIONS, AND RECOMMENDATIONS

CHANGES IN STRATEGY

Several changes in strategy were necessitated. Once accomplished, the changes made contributed positively to the overall project results.

A major change was made regarding the mobile van. Initially it was intended to have the van as the major method of outreach. As this did not achieve the desired results, a major change in strategy had to be initiated.

People tended to stay for a very short period of time inside the van, and the project was not really able to attract and reach as many people with educational information as was anticipated. The van continued to be utilized as an information-dispensing tool and for shorter pre-arranged sessions, but other teaching methods had to be actively sought and were subsequently pursued successfully.

It is recommended that those interested in utilizing a mobile van for learning purposes give ample time and other resources to its outer and interior decoration; the development of educational materials such as cassettes, posters, flip charts, music, etc., in order to make the mobile van unit more inviting and interesting. Constant and effective advertisements are of great importance. Places at which the van is to be located need to be realistically assessed; changes in location, advertisement, etc., should be encouraged if success is desired. Leaders in the community need to be sought out for cooperation and/or assistance. Educators teaching from the van should be experienced in community work and subject matter.

Changing the program content was necessitated once or twice when sessions were taught at corporations and it was found that one plant had middle-management people attending, the other blue collar workers. It was felt that there had to be a distinct difference in approach, methods, as well as content; for instance, middle-management participants specifically requested investment information and more sophisticated financial management strategies which were not originally planned.

When teaching senior citizens, the project team had to implement changes so as to meet their information needs about Medicare and Medicaid instead of budgeting information in general.

These examples illustrate the many adjustments which were made in the content area of the program. It is recommended that this flexibility be built into programs and even be encouraged if it is intended that a wide and diverse audience be reached. If this is not the case, then audience and program content should be delineated more specifically.

• Toward the end of the first program year an advisory committee was actively recruited to assist in the outreach phase as it was felt (by the evaluator) that the number of consumers reached should be increased. The advice and guidance given by members of the advisory committee and the evaluator was invaluable and greatly contributed to the progress of the project. Thereafter, a shift of program emphasis was made from almost exclusive use of the mobile unit to other outreach program methods.

The task of involving an outside advisory committee in various project phases can easily be transferred to other situations and geographic locations; it is recommended that such a committee be formed and its diverse range of expertise be utilized whenever possible and appropriate.

• A change was necessitated in the educational material development work. An all-out effort was made to develop fact sheets which were packaged in the form of self-learning units and sent to consumers as a home-study course to increase consumer outreach. Similarly, a change in strategy occurred when it became obvious that the utilization and adaptation of existing materials and of rough materials developed by the project director in cooperation with another very able colleague, who had meanwhile moved, could not effectively be utilized at this time. The members of the writing team mounted an all-out effort to design, outline, and plan the strategy for the development of new Extension materials which resulted in the two books, Personal and Family Finances, A Resource Guide for Teaching and Planning and Managing Community Programs, A Process Approach, based upon our federal project. Again, this change in strategy proved to be very appropriate, but was only made possible by the very strong commitment of the professionals involved.

• Project managers, in a context similar to the federal project discussed in this report, fare best when they do not have absolutely rigid or preconceived ideas regarding program content and method. It is beneficial for the project manager to have the freedom to shift gears in order to meet the objectives of the project.

Project Advisory Committee members at work. From left to right: Renee Zimrin, Sharon Szabo, guest Faustino Inos (graduate student), and Viola Van Jones.

CONCLUSIONS AND RECOMMENDATIONS

• The federal project served the population of the target communities both directly and indirectly. A successful indirect method of community outreach involved working with other publicly funded projects or agencies through providing in-service training and materials in family resource management areas to professional educators and paraprofessional counselors who, in turn, provided learning to their own audiences in their own neighborhoods or labor union sites. Thus the multiplier effect was utilized and the influence of the project was expanded beyond the project's own available audiences. The project's most successful co-sponsored programs involved organizations which had established audiences and whose organizational staffs were enthusiastically committed to promoting the sessions.

• Information on personal and family financial management was seen as vital for the personal and economic well-being of consumers. There were numerous requests for further information in all areas of family finance. (This was demonstrated by evaluation data from a total of 615 participants (100%) who were evaluated on the topic of needs and interest. Out of these, 523 (85%) wanted more information or more program sessions.)

Therefore, it is recommended that efforts be made by the Cooperative Extension Service to continue to reach out to consumers in innovative ways to provide information that would help families improve their financial well-being.

• Utilizing the Lunch 'N Learn method for working consumers seemed to be an especially appropriate one in these times of influx of women in the labor force. The participants felt especially positive about the fact that the project team went to them, sought them out, and went out of their way to reach them at such an opportune time. They felt very positive about the subject matter covered and requested more sessions. Of special interest were the topics of financial planning, consumer credit, and saving and investing for the future.

The following are some helpful suggestions for the successful implementation of Lunch 'N Learn programs: The meetings should be held within a short walking distance of the target group. Coffee and tea should be ready and provided free of charge when the learners come and bring their own lunch.

Because of the strict time limitation for most of the learners involved, the presenter needs to be very well-prepared and very well-organized. At the same time he/she needs to be flexible enough to meet the educational needs of participants and also have extra time planned into the schedule for those consumers who have the time and desire to stay after the session and request individual attention.

· The home-study method with its fact sheets and supplemental material has found very positive acceptance as one alternative way to holding classes in the community. This is so especially for those consumers who do not wish or cannot come to meetings. It provides in-depth information which can be absorbed by consumers at their own pace, in the privacy of their homes; it affords them a permanent addition to their library and also serves as a reference for future questions as they can refer to the information again and again as life-style and family structure changes. The material can also be shared with family members and others; it can open up channels of communication among family members.

· When working with business and industry, the project director found that it was very helpful to be very specific about one's goals and to bring along a well-organized and professional-looking brochure, outlines of possible sessions, names of potential speakers, and samples of past work done in the community. It is also advisable to record in writing the delegation of authority and work distribution, (e.g., methods of promotion, when and by whom certain tasks are to be carried out, etc.). The same holds true when working with community organizations, but it has been the experience of the project team that with industry, efficiency, optimum time management, and respect for each other's time and energy input are especially important.

It is also recommended that the educator conduct a needs assessment in cooperation with company and union personnel to pinpoint exact needs and problems of employees.

Registration should be required by a specific date. When communicating with employees and planning programs, the project director found that lines of authority are very firmly drawn. It is important to be in touch with a team of people and get their support, e.g., the president of the company, personnel director, and shop steward.

Evaluation is very important and it is recommended that a simple evaluation form be designed and administered jointly with the company coordinator or separately. If an evaluation is done, share it with other members of the planning committee (if applicable) in order to obtain good cooperation. Industry representatives seem to always have to prove tangible results, and are used to working with data to give them support in their activities.

It is also recommended to be especially sensitive to labor and management relations within the company structure and also to the support the personnel manager (or representative of company working on the project) has from top administration. In our case, the relatively low attendance rate during the first series was due partly to inexperience with working with industry and also to the poor relations between labor and management in the company. Time and effort can be saved when considering the above factors in program planning.

As far as method and content are concerned, there is no one specific method nor any one of the many content areas and components thereof that has been found "right" for every person, community, geographic location, or socio-economic background at every time. It is imperative that a needs assessment be developed, however informal, involving leaders from the community, agencies, industry, and/or educational field, and representatives of learners groups. Needs of the specific audiences to be reached in relation to their background, family structure, socio-economic background, age, etc., need to be discussed and appropriate content and method be explored. This type of "tailor made" programming and in-depth planning will maximize program results in the long run.

Each community calls for a different way of approaching its constituents. For example, in the Spanish-speaking community of Perth Amboy, a middleman was utilized by the Extension Assistant in Family Resource Management in order to find better acceptance. This middle person shared the same culture as the community and spoke the language of the people we wanted to reach. At the learning session, the teacher who was fluent in Spanish was present and the team teaching approach was used by the Program Assistant in Family Resource Management. Thus it is recommended that a community person be utilized in the planning and implementation of the program who is fluent in the native tongue of the audience to be reached.

· Great efforts should be made by, and time allowed for, the new community worker to become knowledgeable about his or her community, the leaders, power structure, etc., before plunging into a program designed to meet people's needs. The human element of getting to know the power structure in the community; and of involving people from the same cultural, racial, and religious background is crucial to the success of the program.

· Recommendations regarding qualities needed by the community program coordinator-teacher include: adequate experience in community work; leadership talent and personal drive; demonstrated willingness to learn; interest and knowledge in the subject matter of family resource management and in the area of human relations; willingness to develop an innovative approach to the concerns and problems families have; willingness to work at long and odd hours if necessary (evenings, lunch hours, Saturdays); ability to develop rapport with people through good communication skills and to motivate people in small groups; good knowledge of the community and its leaders and willingness to work with them; good car and/or truck driving ability and ease in handling large vehicle (if mobile unit is involved); and general writing and communication skills.

When searching for a community educator-coordinator on somewhat restricted funds, a decision needs to be made regarding which characteristics in a candidate are sought primarily; e.g., leadership qualities, communication skills, subject matter knowledge, community work experience, demonstrated teaching effectiveness, etc. This might well be the most important decision, as few (or none) of the candidates are likely to have all the above qualities combined.

· It is important to identify at the very beginning the parameters of the evaluation to be done and records to be kept and by whom. The Cooperative Extension Service is constantly bombarded by "demanders"* (those we are accountable to for evaluation and reporting of results). Different demanders ask for differing types of data and reports at various times. Meeting the requirements of demanders is difficult and many times time-consuming. There was some fear by the project director and,

*David Deshler, NYS College of Human Ecology, Department of Human Service Studies, Cornell University, Ithaca, N.Y. 14853.

therefore, by others on the team, that whatever records were kept and whatever reports were written, they would not be enough. This proved not to be the case, but it points to the importance of analyzing at the very beginning of the project what is expected of each and every one on the team and also to put this in writing; to determine, if possible, the definition of accountability, evaluation, and "how much evaluation is enough"; and to ascertain which record forms need to be kept, reports written, etc. One recommendation would be to limit the evaluation to a segment of the project, if the project is very complicated and involves many people as well as many diversified and complex tasks, as an adult education Extension program typically is.

Evaluation should be an ongoing process, giving feedback to all members of the project team. The presence of a trained and experienced evaluator, who directs the evaluation and works closely with the team in developing evaluation instruments is a definite asset to the project and will enhance the final accounting of results.

The following are some recommendations regarding project management, based upon the experience gained in the project. Provide for adequate resources (human and financial) by including such items in the budget when you are writing a proposal. One practical way of accomplishing this is to visualize the project from beginning to end; write down all the support you need (people support as well as technical assistance, office space, equipment, etc.). This will assure that resource needs are not underestimated. It should be noted, though, that even with proper planning, an experienced manager cannot realistically foresee everything that might occur. Therefore, flexibility, adaptability and endurance under stress are necessary characteristics for a project manager.

Seek the fullest support possible from your administration for the conduct of the project. It is important to keep lines of communication open with administrators, co-workers, and staff at all times. Make a list of names and people at the beginning of the project who need to be informed of its status on a regular or sporadic basis.

Chances are that the project manager does not have adequate resources to do the best of job. There is an abundance of human resources available to us. Seek out human resources within your

university and community at large to assist you in accomplishing your goals.

· A project manager needs to keep a simple system of financial accounting, even if another person administered the funds. This will let you keep track of all moneys spent and give you daily information on the financial status of the project. Thus it becomes a planning tool for future decision making as well.

FUTURE PLANS

· It is recommended that thought be given and efforts be made to secure training grants and/or contracts for Cooperative Extension Service in the area of family financial management and community program planning, utilizing the educational materials developed in this project. For example, training could be provided to social workers; clergy; banking, savings and loan, and credit union personnel; and others who need it in order to work and communicate effectively with families and individuals, but who may lack this type of training.

· Educators should be encouraged to seek grants that help meet their organization's goals and objectives to enrich their program offerings. This is not an easy task, but there are many benefits to being a project director, such as being given the challenge to working with a team of people, to develop something new and innovative, to be allowed to make a mistake--as strategies can be changed more easily with pilot projects. The reputation of the professional in charge can also be enhanced if the project is successful; there is a variety of new experiences involved such as supervising, teaching, developing materials, evaluating the project or working closely with the evaluator, and having fiscal responsibilities. The project manager has also established a basis, a coalition in the field (e.g., members of the advisory committee), which might aid in the seeking of the next grant.

One would be remiss if one does not cite the pitfalls encountered in the management of the project: the project director can easily spread himself/herself too thin, get into so much work and so many activities that it is difficult to conclude what has to be accomplished and deliver on time except if one sacrifices one's personal time and energy. Another pitfall to be avoided is to be too task-oriented when managing a project and not delegating enough responsibilities if the opportunities exist.

For organizations and institutions, training can help in two ways: first, as an advisory committee member said, "A troubled employee is a poor employee." This means that information given to employees to help them function better in their daily living will increase their efficiency on the job or in the profession.

Second, professionals of organizations and institutions can benefit from knowledge gained through training in family financial management as they will be better equipped to deal with the consumers approaching them. They will have an increased awareness of the complexity of decisionmaking and changes in strategies necessary at various stages of the family life-cycle.

The Cooperative Extension Service has the expertise to offer such programs for the direct or indirect benefit of consumers.

It is recommended that major efforts be made to promote and offer the home-study course (self-learning units) "Your Money Matters" to as large and as varied an audience as possible. Evaluation showed the very positive responses given to the home-study course by consumers. It is to the Cooperative Extension Service's advantage to utilize this momentum and make a visible impact in consumers' lives. Although every effort has been made by the author to write for a nationwide audience, it is understood that other states outside of New Jersey have different laws. Permission is, therefore, given to adapt or make changes in the course "Your Money Matters" and to use it with as many audiences as possible. It is requested, though, that the Cooperative Extension Service and the author be given credit for the material.

As far as the New Jersey Cooperative Extension Service is concerned, it is recommended that effort be put into developing volunteers and/or paraprofessional workers (funded by regular Extension funds or outside grants) to assist Extension home economists in the counties with the regular administration of the home-study course. Certificates will be given to those individuals who return all the quizzes in the course. Plans need to be explored to offer the course in those areas where the course is not being offered, yet a need for such information exists. This can be done through cooperative efforts with other agencies, institutions, etc.

For those consumers who do not wish to take the course as a home-study course, the format of self-learning units (which has been designed into the course) can be utilized. The publication can be ordered directly by the consumer through the University Publications Distribution Center or the county extension office with no certificate awarded on completion.

Dr. John Gerwig checks in on a Lunch 'N Learn session.

Chapter 6:

UTILIZATION OF KNOWLEDGE GAINED

IMPACT THROUGH THE HOME-STUDY COURSE

The home-study course, "Your Money Matters," has been offered by Extension home economists in seven additional counties since its initial offering in Middlesex County. In six of the counties, administration of the course has already been completed.

Thus far, data concerning the home-study course have been tabulated for three of these six counties. In these three counties, there were a total of 231 registrants. Of these registrants, 102 completed and returned the quizzes from the five units of the course.

A final course evaluation questionnaire was sent to all persons who participated in the home-study course. This course evaluation was completed and returned by a total of 75 of the course participants from the three counties. Of these respondents, 55 indicated that they have taken action regarding their financial planning or money management as a result of this course. In indicating specific action taken, participants gave this response most frequently: they had established or changed their budget. This response was given by 13 (24%) of those who indicated that they had taken action. Also, eight persons indicated that they had reviewed their financial situation and another eight persons said that they had established or changed their savings and investments. Other areas in which action was taken include establishing financial goals, changing credit situation, and reviewing life insurance policies. The evaluation questionnaire indicated that the home-study course led participants to take a total of 63 actions concerning financial planning and money management.

In addition, 61 (81%) of the respondents to the questionnaire indicated that they plan to take action in the future. Of these, 24 plan to establish or change their savings and investments while 11 plan to use the information in changing their housing situation. Also, eight plan to establish or change their life insurance policies and five plan to change their credit situation.

Responses also indicate that 72 (96%) of the questionnaire respondents shared the information learned through the course with one or more people.

It should be recognized that this evaluation questionnaire was administered shortly after the completion of the home-study course. The data reveal action already taken or planned in the near future; they do not indicate the long-term impact of the home-study course.

The following are some statements made by the course participants which show the general impact of the home-study course.

> "A well-prepared, informative, and easy to understand course, which, if followed, would serve as an effective financial planning aid to most lower- and middle-income households."
>
> "This home-study course has been very helpful and informative and has aided us tremendously."
>
> "I feel the need to share the material with everyone interested."
>
> "I can now help others, my family and friends, and have documented material to show them."
>
> "It caused us to appraise our financial situation in regard to our retirement - and to look into our life insurance."
>
> "I have shared this information with my two children in college; also it has been helpful to me in being better prepared for two younger children now in elementary grades, as I prepare for them to attend college."
>
> "Generally, the course was very informative and helpful to us in setting guidelines for managing of money and to start a budget. We've seen positive results already from the planning. Also, ideas on insurance, etc., are carefully considered by us. Mortgage unit was very interesting."

The use of Your Money Matters, a self-study program for consumers will be continued in New Jersey. Several Extension home economists have plans to utilize the entire course or units thereof in the coming year, as a home-study correspondence course, to offer it as a publication, and/or offer

individual units (e.g., the Financial Aspects of Housing section) to those who have special interest in those topics. Thus, the home-study course will attract new and different types of consumers and increase the audiences reached by Cooperative Extension.

IMPACT THROUGH OTHER EDUCATIONAL METHODS

· Since the project director was invited to address the Family Resource Management Section of AHEA in June 1979, several requests for the publications developed under the project have been received, and one invitation has been received to share the information gained and material developed with another state at an in-service education training program for county Extension professionals. The project will have further impact after the material has been distributed through the land grant university system through SEA-Extension, USDA.

It can safely be predicted that the material developed in this project will be used in the years to come either directly by the Extension home economists and other extension professionals, or in training programs within Cooperative Extension, or in cooperation with other agencies.

· As a result of the Lunch 'N Learn Series conducted last year, one of the participants in the course--a writer for Rutgers Today, a news digest for Rutgers alumni and others, has prepared a write-up for the October issue on the topic of saving and investing for consumers. This will reach Rutgers alumni everywhere and also advertise the availability of Your Money Matters - A self-study program for consumers and other Extension publications for consumers.

Planning the Midland Ross series are Mr. Jerald Cantrella, Personnel Manager, Bound Brook Division (left); Mrs. Denise Matejic; and Mr. Vincent Malatesta, Personnel Manager, Piscataway Division, New Brunswick.

Appendices

APPENDIX 1A-G - DEMOGRAPHIC CHARTS

APPENDIX 2A-J - PROMOTIONAL INFORMATION

APPENDIX 3A-B - ADVISORY COMMITTEE

APPENDIX 4A-B - REVIEW OF EDUCATIONAL MATERIALS

APPENDIX 5A-E - EVALUATION INDICATORS FOR VARIOUS TOPICS

APPENDIX 6A-B - AUDIENCE AND ORGANIZATION TYPE IDENTIFICATION

APPENDIX 7A-U - PROGRAM INFORMATION ON LEARNING SESSIONS

APPENDIX 8 - TABLE OF CONTENTS OF YOUR MONEY MATTERS

APPENDIX 1A
HOUSEHOLDS AND MARITAL STATUS

		New Brunswick	% Total Population	Perth Amboy	% Total Population	Sayreville	% Total Population
	Total Number of Households	12,741		13,044		8,978	
	Average Household Size	2.79		2.95		3.6	
MALES	Total males over 14	16,936	40.4	14.063	36	11,274	34
	Single	8,384	20	4,281	11	3,038	9.3
	Married	7,685	18	8,943	23	7,884	13
	Separated	443	1	314	.8	113	.3
	Widow	467	1	569	1.4	237	.7
	Divorce	394	.9	270	.6	115	.3
FEMALES	Total females over 14	16,746	29	16,037	41	11,751	26
	Single	5,976	14	3,786	9.7	1,480	7.6
	Married	7,979	19	9,191	23	7,959	24
	Separated	777	1.8	610	1.5	149	4.2
	Widow	2,269	5.4	2,620	6.7	137	.4
	Divorce	572	1.3	440	1.1	175	.5

APPENDIX 1B
FAMILY HEAD BY RACE AND SEX

CLASSIFICATION	NEW BRUNSWICK No.	NEW BRUNSWICK % of total families	PERTH AMBOY No.	PERTH AMBOY % of total families	SAYREVILLE No.	SAYREVILLE % of total families
Total Families	8,799	--	10,705	--	8,293	--
with own children under 18	4,195	47	4,736	46	5,268	63
with own children under 6	2,243	25	2,239	21	2,440	29
Total Husband-wife family	6,791	77	8,169	80	7,551	91
with children under 18	3,212	36	4,169	40	4,970	59
with children under 6	1,759	19	1,967	19	2,375	28
Total families with female head	1,595	18	1,553	15	531	6
with children under 18	896	10	683	6	250	3
with children under 6	459	5	247	2	58	.6
White husband-wife families	5,466	62	7,692	75	7,576	90
with children under 18	2,379	27	3,868	37	4,953	59
with children under 6	1,215	13	1,793	17	2,361	28

FAMILY HEAD BY RACE AND SEX - Page 2

APPENDIX 1B--Continued

CLASSIFICATION	NEW BRUNSWICK No.	NEW BRUNSWICK % of total families	PERTH AMBOY No.	PERTH AMBOY % of total families	SAYREVILLE No.	SAYREVILLE % of total families
White families with female head	898	10	1,349	13	530	6
with children under 18	367	4	535	5	250	3
with children under 6	142	1	172	1.6	58	.6
Negro husband-wife families	1,230	13	442	4	7	0
with children under 18	785	8	262	2.5	5	0
with children under 6	505	5	150	1.4	4	0
Negro families with female head	692	7	190	1.8	--	-
with children under 18	528	6	138	1.3	--	-
with children under 6	317	3	71	.6	--	-

APPENDIX 1C
AGE BY RACE AND SEX — NEW BRUNSWICK

	All Races			White		Black	
Ages	Total	Male	Female	Male	Female	Male	Female
Below 20	14,637	8,017	6,620	5,656	4,263	2,284	2,283
20 - 39	13,262	6,917	6,345	5,533	4,613	1,203	1,565
40 - 64	9,934	4,681	5,253	3,817	4,241	829	982
65 - over	4,052	1,520	2,532	1,368	2,301	148	223
Total	41,885	21,135	20,750	16,374	15,418	4,464	5,053
Total % of Pop.	100%	50.4%	49.6%	39%	36.8%	10.6%	12.0%

General population characteristics
New Jersey (1970)

APPENDIX 1D

AGE BY RACE AND SEX - PERTH AMBOY

AGES	Total	All Races		White		Black	
		Male	Female	Male	Female	Male	Female
Below 20	12,453	6,253	6,200	5,572	5,528	604	609
20-39	9,510	4,594	3,871	3,159	4,411	881	451
40-64	12,498	5,919	6,579	5,638	6,225	261	325
65-over	4,337	1,054	2,622	1,026	2,546	49	71
TOTAL	38,798	18,481	20,317	17,031	18,710	1,295	1,456
TOTAL % of Pop.	100%	47.6%	52.4%	43.9%	48.2%	3%	3.7%

GENERAL POPULATION CHARACTERISTICS

New Jersey (1970)

APPENDIX 1E
AGE BY RACE AND SEX - SAYREVILLE

Ages	All Races			White		Black	
	Total	Male	Female	Male	Female	Male	Female
Below 20	13,154	6,757	6,399	6,738	6,378	2	9
20-39	8,403	4,030	4,363	4,015	4,333	8	7
40-64	9,186	4,716	4,546	4,708	4,561	3	3
65-over	2,071	641	1,130	638	1,125	1	3
TOTAL	32,508	16,154	16,354	16,099	16,291	14	22
Total % of Pop.	---	49.6%	50.4%	49.5%	50.1%	--- 4%	---

GENERAL POPULATION CHARACTERISTICS

New Jersey (1970)

APPENDIX 1F
NATIVE PARENTAGE AND COUNTRY OF ORIGIN

Origin	Middlesex County	% Total	New Brunswick	% of Total	Perth Amboy	% Total	Sayreville	% Total
Total Pop.	583,813	100	41,885	---	38,789	---	32,508	---
Native of native parents	379,994	65	29,643	70.7	11,178	57.3	11,683	69
Native of foreign parents	139,489	23.9	7,550	18	10,582	27.2	8,409	25.8
Foreign born	44,329	7.5	4,669	11	5,953	15.3	1,416	4.3
Total foreign born	183,118	31.3	12,219	29	16,535	42.6	9.825	30.2
U.K.	11,397	1.9	434	1	379	.9	610	1.8
Ireland	7,839	1.3	509	1.2	311	.8	446	1.3
Sweden	1,180	0.2	60	.1	55	1.1	80	.2
Germany	15,349	2.6	901	2.1	711	1.8	704	2.1
Poland	28,704	4.9	910	2.1	3,451	8.8	3,641	11.2
Czech	8,439	1.4	208	.4	1,318	3.3	280	.8
Austria	8,801	1.5	376	.8	1,048	2.7	342	1

APPENDIX 1F--Continued
NATIVE PARENTAGE AND COUNTRY OF ORIGIN

Origin	Middlesex County	% Total	New Brunswick	% of Total	Perth Amboy	% Total	Sayreville	% Total
Hungary	19,183	3.2	2.588	6.1	2,275	5.8	354	1
U.S.S.R.	13,442	2.3	1,039	2.4	1,286	3.3	518	1.5
Italy	31,468	5.3	2,073	4.9	1,568	4	1,455	4.4
Canada	4,834	.8	235	.5	218	.5	113	.3
Mexico	150	0.02	20	---	24	---	---	---
Cuba,	2,374	.4	211	.5	926	2.3	77	.2
Spanish-Speaking	21,529	3.6	2,132	.5	8,513	21.9	534	1.6
Spanish Origin	17,759	3.0	1,933	4.6	8,316	21.4	418	1.2
Puerto Rican	11,222	1.9	1,381	2.5	6,606	17.0	131	.4

APPENDIX 1G
POPULATION AND ESTIMATED PER CAPITA INCOME 1975

Place	POPULATION 1970	1975	Change 70-75 #	%	PER - CAPITA INCOME (dollars) 1974	1969	% change 1969-1974
New Jersey	7,171,112	7,332,965	161,853	2.3	5,237	3,674	42.5
Middlesex	583,813	592,771	8,958	1.5	5,171	3,519	46.9
New Brunswick	41,885	47,470	5,535	13.2	4,267	3,028	40.9
Perth Amboy	38,798	35,963	-2,835	-7.3	4,290	3,139	36.7
Sayreville	32,508	33,229	821	2.5	5,010	3,388	47.9

1 Current population report
Population estimates and projections 1973 (revised)
Current population report p-25 1975
No. 676-698

APPENDIX 2A

December 13, 1976

Mr. George Scharpf
Amboy-Madison National Bank
Highway 9 & Ernston Rd.
Madison Twp., N. J. 08859

Dear Mr. Scharpf:

Sites in Middlesex County have been selected by the Cooperative Extension Service for a pilot project, funded federally through a special grant. The project, "Helping Families Adjust to Economic Change," is designed primarily to improve the money management ability of people with limited resources.

As a community leader, we would like to enlist your interest and support in this effort to improve and enhance county inter-relations through positive involvement.

Soon to go nationwide, this two-year program will be watched closely wth future developments depending largely on the evaluation of the Middlesex County experience.

This educational program is being conducted by the New Jersey Cooperative Extension Service of Cook College, Rutgers University. We believe this program will benefit you as an integral member of the community by generating better educated and adjusted consumers who are able to cope with the pressures of their economic situation.

Through use of our mobile classroom and local facilities, subjects such as budgeting, credit, insurance, savings, and housing will be discussed by means of informal courses and mini workshops.

Essentially, at this stage in the project, we are asking for your INTEREST in this total community effort. Our Program Assistant and Coordinator, Mr. Richard Sprince, will contact you shortly for a brief initial visit. He will discuss how you may become a part of this effort and will be pleased to answer any questions you may have.

Sincerely,

Anne L. Sheelen
Acting Chairperson
Department of Home Economics

Denise M. Matejic
Associate Specialist in
Family Resource Management
Project Director

APPENDIX 2B

August 11, 1977

Mr. A. Weisberg
Johnson & Johnson
Surgicos
New Brunswick, N. J.

Dear Mr. Weisberg:

Cooperative Extension Service of Rutgers University--Cook College is about to enter the second year of a two-year pilot project--"Helping Families Adjust to Change." We are learning as much as those who participated in the training sessions at industries, which include the topics of consumer credit, life insurance, budgeting, savings, investments, as well as emphasizing the human relations aspect of consumer economics.

These family financial management courses can be offered to the employees at your company site and are conducted by experienced resource personnel. Experience clearly demonstrates the worthwhileness of this project. In all probability other states across the nation will be conducting similar programs based largely on the New Jersey-Middlesex County accomplishments and evaluation.

As you are no doubt aware, there is a trend among industrial organizations to offer educational training sessions to employees with a marked, positive effect on the relations between them and their employers. Cooperative Extension Service has been selected to spearhead this program, as the organization has been uniquely qualified in the field of adult education since 1914.

We will contact you shortly to arrange for a brief visit to explain this program in greater detail. If, in the meantime, you have any questions, please feel free to call me at 932-9737.

Sincerely,

Denise M. Matejic
Specialist--Family Resource
Management - Project Director

Richard H. Sprince
Extension Assistant
Project Coordinator

APPENDIX 2C
NEWSPAPERS

HOME NEWS
123 HOW LANE
NEW BRUNSWICK 08903 (DAILY)

THE NEWS TRIBUNE
1 HOOVER WAY
WOODBRIDGE, N.J. 07095 (DAILY)

COURIER NEWS
P.O. BOX 6600
BRIDGEWATER, N.J. 08807 (DAILY)

NEW BRUNSWICK SPOKESMAN
P.O. BOX 1266
NEW BRUNSWICK, N.J. 08903 (WEEKLY)

SUBURBAN WEEKLY AND SENTINEL
EDGEBORO ROAD
EAST BRUNSWICK, N.J. 08816 (WEEKLY)

SOUTH AMBOY CITIZEN
109 NORTH FELTUS ST.
SOUTH AMBOY, N.J. 08879 (WEEKLY)

CRITERION NEWS ADVISOR
87 FORREST ST.
METUCHEN, N.J. 08840 (WEEKLY)

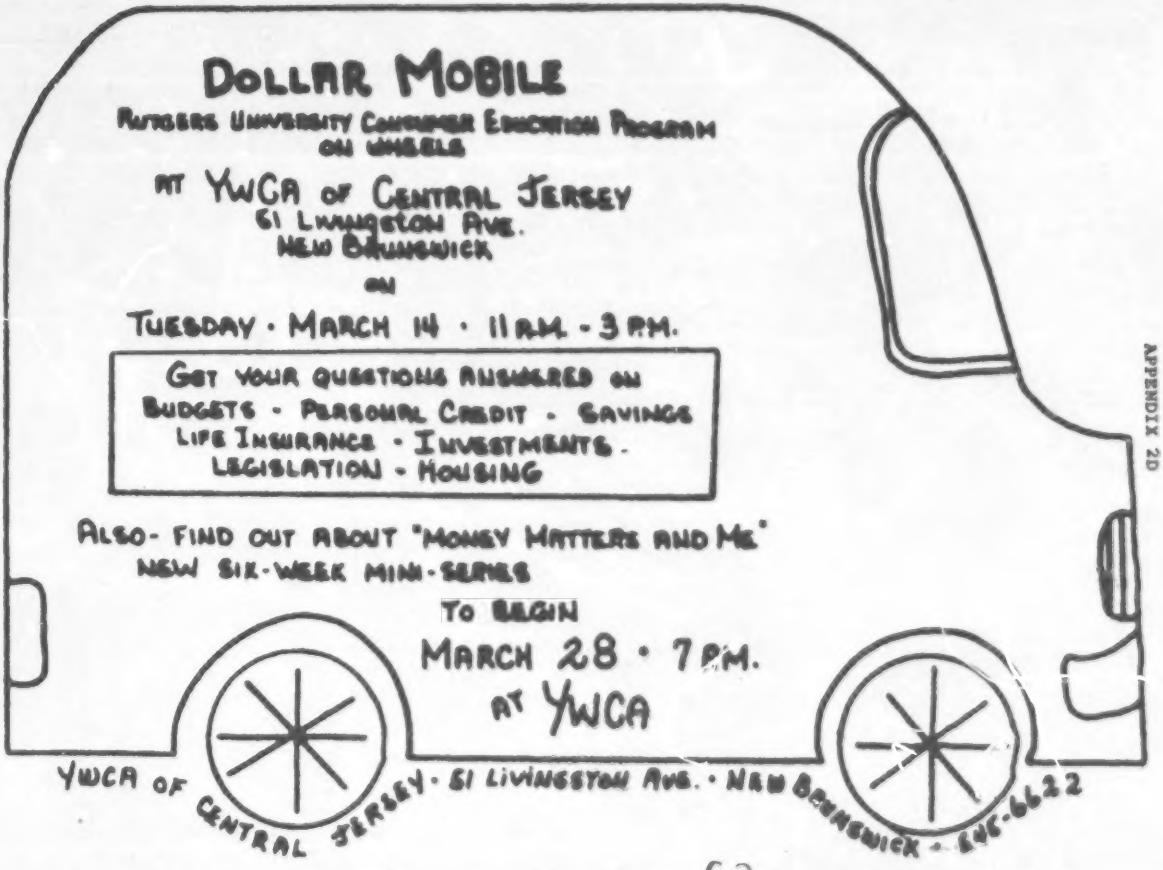
THE STAR LEDGER
STAR LEDGER PLAZA
NEWARK, N.J. 07101 (DAILY)

P.D. REVIEW
P.O. BOX 726
PISCATAWAY, N.J. 08816 (WEEKLY)

RADIO

WCTC- WQMR RADIO
CALENDAR OF EVENTS
385 GEORGE ST.
NEW BRUNSWICK, N.J. 08901

WRSU RADIO
WHAT'S HAPPENING
RUTGERS UNIVERSITY
NEW BRUNSWICK, N.J.


DOLLAR MOBILE
RUTGERS UNIVERSITY CONSUMER EDUCATION PROGRAM
ON WHEELS
AT YWCA OF CENTRAL JERSEY
61 LIVINGSTON AVE.
NEW BRUNSWICK
ON
TUESDAY · MARCH 14 · 11 A.M. - 3 P.M.
GET YOUR QUESTIONS ANSWERED ON
BUDGETS - PERSONAL CREDIT - SAVINGS
LIFE INSURANCE - INVESTMENTS -
LEGISLATION - HOUSING
ALSO- FIND OUT ABOUT "MONEY MATTERS AND ME"
NEW SIX-WEEK MINI-SERIES
TO BEGIN
MARCH 28 · 7 P.M.
AT YWCA
YWCA OF CENTRAL JERSEY · 61 LIVINGSTON AVE. · NEW BRUNSWICK · 246-6122

APPENDIX 2D

APPENDIX 22

RUTGERS
THE STATE UNIVERSITY
OF NEW JERSEY

WHERE IS YOUR MONEY GOING? GOING? GOING? GOING?

COMING YOUR WAY SOON:
A Free Program to Help You
Spend Your Money Wisely

WHO:
Singles (men or women) and young families

LEARN MONEY MANAGEMENT:
Budgeting
Credit
Insurance
Savings
Housing

WHERE:

TO FIND OUT MORE CONTACT: RICHARD SPRINCE, Extension Assistant and Coordinator at P. O. Box 231 or call 201/932-9737.

COOPERATIVE EXTENSION SERVICE
COOK COLLEGE
RUTGERS – THE STATE UNIVERSITY OF NEW JERSEY
NEW BRUNSWICK

Distributed in cooperation with U.S. Department of Agriculture in furtherance of the Acts of Congress of May 8 and June 30, 1914. Cooperative Extension Service work in agriculture, home economics, and 4-H, John L. Gerwig, dean of Extension. The Cooperative Extension Service provides information and educational services to all people without regard to race, color, or national origin. The Cooperative Extension Service is an Equal Opportunity Employer. Denise M. Mercer, Program Director.

APPENDIX 2F
NEWSPAPER ANNOUNCEMENT

HOME-STUDY COURSE

The N.J. Cooperative Extension Service of Rutgers - Cook College is offering more free consumer education sessions. These courses, however, will be sent directly to your home. A series of three lessons, each consisting of a consumer fact sheet, pamphlet, and short quiz, will deal with money planning, personal credit use, and life insurance.

A lesson will be sent to you every three weeks. The registration deadline is February 16 and the limit is 100 people.

To register for this completely free course, or to gain further information, then contact Richard Sprince, Rugers - Cook College, P.O. Box 231, New Brunswick, N.J. 08903, 932-9737

APPENDIX 2G

RUTGERS NEWS SERVICE
Joseph A. O'Rourke, Director
Tel. (201) 932-7084

FOR IMMEDIATE RELEASE CONTACT: Ruth Scott

NEW BRUNSWICK--"Beyond the Cookie Jar," a financial planning and career awareness conference for women, will be held from 9 a.m. to 3 p.m. Saturday, April 15, in the Hickman Hall Auditorium at Douglass College here.

The State University program will focus on principles of money management and careers in finance. Sponsors are Douglass Advisory Services for Women and the Rutgers Women's Center.

Keynote talks will be given at the morning session by Mildred Tuffield, financial consultant, who will speak on "Self-Worth Through Net Worth," and Denise Matejic, associate specialist in family resource management at Cook College, who will discuss "The Informed Woman Consumer."

Tuffield will moderate a panel discussion on establishing credit, consumer complaints, hospitalization, life insurance, financial careers, investments and social security.

An afternoon bazaar will enable women attending the conference to meet informally with financial advisers, company representatives and women successful in their own businesses.

Participants should bring their lunch. Dessert and beverages will be provided. Fee for the conference is $10 and includes resource materials.

For additional information or to register, contact Viola Van Jones, coordinator of Douglass Advisory Services for Women, at the Rutgers Women's Center, 132 George Street, New Brunswick, N.J. 08903, telephone (201) 932-9603. Checks should be payable to Douglass Advisory Services for Women.

N252-RS-js-4/6/78

APPENDIX 2H

The Cooperative Extension Service of Rutgers-Cook College is sponsoring a six-session consumer education course designed to help people plan and spend their money more effectively. It will meet at the New Brunswick YWCA on Livingston Avenue beginning March 29 at 7 p.m. The one-hour sessions will include the following topics:

- Planning Your Dollars and Improving Communication on Money Matters
- Using Credit Wisely and Understanding Your Rights
- Evaluating Your Insurance Needs
- Using Your Savings and Investments Knowledgeably
- Choosing Housing and Alternatives

Cooperative Extension Service specializes in presenting valuable information in a relaxed atmosphere, and several professional and exciting resource speakers will participate.

The YWCA must charge a small fee, so please call 545-6622 for information and registration.

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APPENDIX 2I

TO: All Employees

SUBJECT: IN-HOUSE FAMILY MONEY MANAGEMENT SESSIONS

DATE: April 27, 1977

Financial problems, brought about by ever-increasing costs are something we can all relate to. With the prices of consumer goods rising, and the lure of "too easy" credit, there is an increased need for consumers to know what options are available to them.

In response to this need, and the stress associated with just trying to stay even, Cameron Waldron and Ross Air Systems Divisions, in cooperation with the Cooperative Extension Service of Cook College, Rutgers University, is co-sponsoring a series of free one hour bi-weekly sessions to be held within the company, starting the 2nd week of May. This course will be conducted by the staff of Cook College, covering such topics as Credit; Budgeting; Savings, Insurance, to name a few, all designed to help you take maximum advantage of your income.

Since this joint cooperative effort represents a new concept in consumer education, Mrs. Denise Matejic, Associate Professor in Family Resource Management and Mr. Richard Sprince, Program Coordinator, will be present in Somerset on Thursday, May 5, 1977 between 2:30 p.m. and 4:00 p.m. in the upstairs lobby, and in Highland Park on Friday, May 6, 1977 between 2:30 and 4:00 p.m. in the cafeteria, to answer any questions you may have on this upcoming joint educational program.

We are sure you will find these sessions enlightening.

Frank R. Cavanagh
Director of Personnel
and
Industrial Relations

LOCAL 980 NEWSLETTER

APPENDIX 2J

The Community Services Department of U.A.W.#980, in conjunction with the Rutgers-Cook College Cooperative Extension Service, is offering a home study course entitled "Your Money Matters". This offering will be given free of cost to Local #980 members and their families only. The course will be mailed to members in five installments and will cover such topics as insurance, savings, family financial planning, coping with credit, buying a home or car, and other topics of similar financial nature.

Because enrollment is limited the first 50 names received by us will be eligible to participate. For this purpose a registration table will be set up in the plant in front of the union committee office on Tuesday, Sept. 12,1978 between the hours of 2:00P.M. and 5:30P.M. All interested persons must register at this time. This offering is made on a one time basis so do not fail to register if interested.

Fraternally,

Guy Wedgeworth, President

John J. Minka, Community Services Counselor

CW/jjm

APPENDIX 3A

Federal Project Staff

Denise M. Matejic	Project Director and Editor
Richard H. Sprince	Project Outreach Coordinator
May Huang, Ph.D.	Director of Evaluation
Dr. Neil Gaston	Associate Editor, Resource materials
Mary Rhodes	Graduate Assistant
Suzanne Bonamo	Student Extern

Advisory Committee Members

Vincent A. Abbatiello	Salvatore Sangiorgi
John E. Belding	Mary Schanck
Richard B. Benedict	George E. Sharpf
Joseph Benincasa	Sidney I. Simon
Thomas Foley	Edward H. Spencer
Mary Lou Hamill	Clark Spratford
Dr. John Hayward	Vernon N. Stewart
Edward J. Ledford	Harvey Trabb
Dr. Eleanor J. Lewis	Joel Wiener
Peter F. Martens, Jr.	Allan L. Weisberg
Frank McHugh	Renee Zimrin
Harrison Moore	John Farrell
William Payne	Sharon Szabo
William S. Palmer, Jr.	

Cooperative Extension Service of Rutgers University, Cook College, New Brunswick, N.J.

Dr. John L. Gerwig, Dean of Extension

Beatrice M. May, Chairperson, Department of Home Economics

"HELPING FAMILIES ADJUST TO ECONOMIC CHANGE.

USDA Specially Funded Project

Second Advisory Committee Meeting

April 18, 1978

Holiday Inn
Route 1
North Brunswick

97

AGENDA

11:45 - Committee Members arrive and register

12:00 - Lunch break

12:30 - Welcome by Dr. Gerwig

12:45 - Informal introduction by all committee members

1:00 - Overview of Project and Home Study Course by Denise Matejic

Reports by:

Dr. Luang - Evaluation

Richard Sprince - Community Outreach

Suzanne Bonamo - Lunch 'N Learn (On-campus Outreach)

Frank McHugh - Sub-committee - Public Communications Liaison (Banking Stuffers)

Viola Van Jones - co-sponsored Community and campus outreach - Women's Center

Reaction to Objectives

Discussion of Objectives

4:00 Adjourn

OBJECTIVES

* To inform you what has been accomplished as an outgrowth of your suggestions from the last meeting

* To determine if there are any aspects of the program that can or should be continued after the deadline of the project

* If so -- to decide how you or your organization can help continue the outreach and promote the concepts taught by family resource management within the guidelines of the Cooperative Extension Service

* To identify any problems you might notice in the implications of our program and suggest possible solutions

* To share any successful programs you have had with consumers to see if there are any areas where we should modify our programs to ensure their success.

APPENDIX 3B

MINUTES

FEDERAL PROJECT, "HELPING FAMILIES ADJUST TO ECONOMIC CHANGE"

Advisory Committee Meeting
Holiday Inn, North Brunswick
April 18, 1978

AGENDA

12:30 Dr. John Gerwig, Dean of Extension, welcomed the participants and thanked them for sharing their time and expertise with the project staff. He stressed the importance of the Cooperative Extension Service of Cook College, Rutgers University and explained about its general scope and purpose.

12:45 All members present at the meeting gave a brief, informal introduction of themselves and explained the type of work they are involved in.

1:00 Reports given by various project members:

1. Denise M. Matejic - Project Director

Overview of the whole project and explanation of the Home-Study Course, "Your Money Matters" which she had developed. This course consists of a series of 5 units, sent over a period of weeks to an individual's home. Each unit (covering topics such as Family Finances - Budgeting, Credit and Credit Legislation, Life Insurance, Financial Aspects of Housing, and Savings and Investing) includes 3 to 6 fact sheets, a quiz, and a return envelope for the quiz. Responses to the course have been very favorable and the feedback from participants has been extremely positive. All in all, it has become a very successful, though time-consuming, method of filtering information to consumers in the community. We were able to reach many consumers who needed the information, and who welcomed this type of instruction, thereby transmitting information directly into their homes.

2. Dr. May Huang - Director of Evaluation

Overview of the evaluation process: The project has made great strides since December 1977. Many more people are being reached now through the Home-Study Course and the Lunch 'N Learn sessions, instead of through the use of just the Dollar Mobile and single topic sessions.

Dr. Huang noted how complex it is to document project gains in terms of knowledge, attitude, and behavioral change in consumers. However, it is a very necessary part of a thorough and objective evaluation.

3. Richard Sprince - Program Assistant - Community Coordinator

Overview of the community outreach phase:

The various single-session and multi-session programs conducted by the program assistant under the guidance and with the cooperation of project director included:

-Training staffs of other on-going programs (i.e., AFL-CIO, D.E.C.O., Welfare Board)
-Perth Amboy Adult Education School
-Perth Amboy High School Driver education programs
-YWCA programs (co-sponsoring programs using resource speakers)
-South Amboy Memorial Hospital (working with the Horizon Program which helps patients cope at home)
-MRC-TV - May series of television programs
-Senior Citizen Centers (bring Dollar Mobile to these "captive" audiences)

A general discussion followed this overview. Suggestions made included:

-Stuffing leaflets or fact sheets into shopping bags at supermarkets; Sylvia Nadal of Wakefern Foods, Elizabeth did the distribution of the "Right Turn on Red" leaflets for the Consumer's League and may do the same for Cooperative Extension.
-Babysitting services could be provided by Douglass students for YWCA programs.
-New Brunswick Apartments community room might be used for programs since it is public housing; Dr. Chester Williams of the Psychology Department could be used as a contact person.
-Develop some sort of electronic game-playing system to be used in malls to "break the ice" and make learning fun.
-Go into homes and have "Pocket Group" sessions; this has been successful with politicians; let community groups (4-5 blocks) put together their own programs; see Thomas Foley for details.

4. Viola Van Jones - Coordinator, Douglass Advisory Services for Women

Overview of the Douglass Women's Center and the Douglass College Outreach Center:

Viola Van Jones and Denise Matejic have worked together on consumer programs and career awareness programs for community women.

5. Suzanne Bonamo - Graduate Assistant

Overview of the Lunch 'N Learn Series and the Sub-committee on Bank "Stuffers":

Lunch 'N Learn is a series of one-hour (lunch hour) classes held on the Rutgers Campus by Denise Matejic assisted by Suzanne Bonamo and Richard Sprince, once a week for four weeks. It was developed as a way to reach the working woman (in this case, Cook and Douglass College secretaries), who does not want to give up an evening and cannot miss a day of work, but is willing to spend her lunch hour eating and learning. Budgeting, credit, and saving and investing were the topics covered. The whole series was extremely well received, and since April, has been repeated twice on other campuses.

The Sub-Committee on Bank "Stuffers" is a group representing banks, utilities, and the saving and investing industry. Their purpose is to help us find the best way to develop, print, and distribute fact sheets or leaflets on consumer and family finance topics. Frank McHugh has developed several examples of "teaser" or "leader" cards to be used to promote the fact sheets. Although the project has not been followed through due to a severe lack of time and man-power, it is hoped that it will be pursued sometime in the fall.

One objective of the meeting was to determine if there are any aspects of the program that can or should be continued after the deadline of the project. The following suggestions were made:

- Develop slides of single concepts based on the fact sheets used in the correspondence course. These could be used in a series or as single topics with or without the fact sheets.
- Expand the Lunch 'N Learn series to industries to be used during lunch hour shifts.
- Show the NRC-TV family finance topics in malls.
- Develop and expand the use of the "teaser" card to food stores, banks, utilities, etc.
- Send copies of all fact sheet leaflets with a cover letter to all home economists to raise their interest in the development and use of the Home-Study Course.
- Put a "price tag" on the Home-Study Course, and have it iteked or printed by the State Office for distribution throughout the state.

Another objective was to determine what organizations could continue to help with the outreach phase and to promote the concepts taught by family resource management within the guidelines of the Cooperative Extension Service.

. Salvatore Sangiorgi promised the continued help and support of the Federal Trade Commission.

. Renee Zimrin promised to assist Eloise McLendon (Home Economist agent in Essex County) with the distribution of the Home-Study Course in that county. She also suggested contacting community based federal agencies for support.

. We should work through the county home economists to disseminate the information developed and available through T.V. advertising, home-study courses, etc.

. Harrison Moore suggested that a presentation be done for the New Jersey Chamber of Commerce to see if they would assist Cooperative Extension Service in expanding their interest to business establishments.

The meeting adjourned at approximately 4:00. Project members were left with a very positive feeling that much had been accomplished.

August 15, 1978 Respectfully submitted by Suzanne Bonamo
edited by Denise Matejic

RUTGERS

COOPERATIVE
EXTENSION SERVICE
COOK COLLEGE

P.O. BOX 231, NEW BRUNSWICK, N.J. 08903
Home Economics Ext. House
(201) 932-9794

June 20, 1978

Dear

For the last two years, I have been project director of a federally funded project, "Helping Families Adjust to Economic Change," which has been conducted in New Jersey.

The project involved a community outreach program and an educational material development phase.

As part of the educational material development phase, Dr. Neil Gaston and I jointly wrote a text on "Community Programs in Family Financial Management", a program development guide for helping families adjust to economic change. It is a resource guide for adult educators, community college and community agency professionals, educational managers as well as funding professionals. The purpose of this resource guide is to further that part of consumer education which deals with family financial management.

You are highly respected in your field, therefore, it is an honor for us to invite you to review the text (all three parts, if you wish, or the portion thereof identified for you at the bottom of this letter.)

Enclosed, to help you better understand our project, is a short brochure about the entire project and the table of contents of the text.

I am looking forward to hearing from you soon and thank you in advance for your professional cooperation in donating your time to this project.

Sincerely,

(Mrs.) Denise M. Matejic
Associate Specialist in
Family Resource Management
Project Director

gn
cc: Dr. Neil Gaston

COOPERATING AGENCIES: RUTGERS - THE STATE UNIVERSITY, U.S. DEPARTMENT OF AGRICULTURE, AND COUNTY BOARDS OF CHOSEN FREEHOLDERS. EDUCATIONAL PROGRAMS ARE OFFERED WITHOUT REGARD TO RACE, COLOR, OR NATIONAL ORIGIN. THE COOPERATIVE EXTENSION SERVICE IS AN EQUAL OPPORTUNITY EMPLOYER.

RUTGERS
THE STATE UNIVERSITY OF NEW JERSEY

APPENDIX 4B

COOPERATIVE
EXTENSION SERVICE
COOK COLLEGE

P.O. BOX 231, NEW BRUNSWICK, N.J. 08903
Home Economics Ext. House
(201) 932-9794

June 20, 1978

Dear Colleague:

For clarification and administrative purposes, I would like to ask you to fill out the sheet below after you have reviewed the text.

Text: Community Programs in Family Financial Management

REVIEWING AUTHORITY: _____
Please print

I have reviewed:

Entire text _____
Part I _____
Part II _____
Part III _____

Other _____

Comments: (please feel free to comment directly on the copy of the manuscript)

Please add your comments below: (use second sheet, if necessary)

_____

_____

_____

_____

_____

A statement on the overall evaluation of the text would be appreciated.

COOPERATING AGENCIES: RUTGERS - THE STATE UNIVERSITY, U.S. DEPARTMENT OF AGRICULTURE, AND COUNTY BOARDS OF CHOSEN FREEHOLDERS. EDUCATIONAL PROGRAMS ARE OFFERED WITHOUT REGARD TO RACE, COLOR, OR NATIONAL ORIGIN. THE COOPERATIVE EXTENSION SERVICE IS AN EQUAL OPPORTUNITY EMPLOYER.

APPENDIX 4B - continued

The authors have permission to quote from your comments: Yes ___ No ___

Please write down your name, title, and address exactly as you wish to have it appear on the acknowledgement page of the printed manual.

NAME: _____

TITLE: _____

ORGANIZATION: _____

ADDRESS: _____

_____

Thank you for your cooperation.

Sincerely,

(Mrs.) Denise M. Matejic
Associate Specialist in
Family Resource Management
Project Director

APPENDIX 5A

INDICATORS FOR THE TOPIC: UNDERSTANDING CONSUMER CREDIT

Based on our deliberation on the topical outlines in the content area of credits, five key indicators have been delineated as a basis for evaluation. We have agreed that at the end of a session on credits, workshop participants will be able to:

1. Describe 2-3 advantages and disadvantages of using credit cards.

2. Tell the difference among four lending institutions in terms of the interest rates versus risks and the availability of funds.

   NOTE: The four major sources of credit are:

   1) Credit Unions
   2) Banks - Savings and Loans
   3) Consumer Finance Companies
   4) Retail Stores and Dealers

3. Be aware of the importance of one's credit rating and ways of establishing a good one.

4. Read and understand a lending contract in terms of the annual percentage rate (APR), finance charge, payment schedule. To also question unclear clauses.

5. Describe the following four actions one can take when having payment difficulty:

   1) Contact the lending institution
   2) Take out a consolidated loan
   3) Consult financial counselor
   4) Declare bankruptcy

If you see the need to modify any one of these five indicators, please let me know.

APPENDIX 5B

INDICATORS FOR THE TOPIC: BUDGETING

The following six indicators have been identified for the topic on budgeting.

At the end of a session on budgeting, the participant will be able to:

1. define a budget plan as a workable guideline for spending which varies from person to person.

2. explain the purpose of setting up a budget plan is to meet individual and/or family goals and needs.

3. identify the important factors in setting up and in modifying a budget plan:

   - income
   - debt
   - family size and composition
   - value system (goals, objectives, priorities)

4. identify the key elements of a budget plan:

   - income (s)
   - expenditures (fixed and flexible)
   - saving and investment

5. name the steps of setting up a budget plan:

   (1) identifying take home incomes
   (2) identifying obligations
   (3) computing expendable income
   (4) budgeting expenditures in each area of needs
   (5) keeping record of spending
   (6) comparing actual expenses with allotted amount, and
   (7) adjusting budget plan based on changing situations in the family and the result of step (6), and

6. applying knowledge in setting up a budget plan by using a case situation provided by the presenter.

IF YOU SEE THE NEED TO MODIFY ANY OF THESE SIX INDICATORS, PLEASE LET ME KNOW.

APPENDIX 5C

INDICATORS FOR THE TOPIC OF SAVING AND INVESTING

1. List 3 reasons (goals) for saving/investing.

    1. Emergency
    2. Consumer goods, vacation, etc.
    3. Downpayment for home
    4. Children's education
    5. Future income and supplement to retirement

2. Explain what is meant by interest compounded daily and interest compounded quarterly.

3. Be aware of the earning growth potential of a regular savings program over a period of time.

4. Describe at least 3-4 types of savings/investments available and their relationship in terms of safety-risk, earnings, and liquidity.

    1. Checking account
    2. Savings account
    3. Credit union
    4. Certificate of Deposit
    5. Government E or H Bonds
    6. Municipal bonds
    7. Corporate bonds
    8. Stocks
    9. Mutual funds
    10. Home
    11. Real Estate
    12. Other

5. Describe what to look for when selecting a broker and financial institution.

APPENDIX 5D

INDICATORS FOR THE TOPIC OF LIFE INSURANCE

1. Explain the purpose(s) of life insurance to be protection, saving, and/or investment.

2. Compare the following four basic types of life insurance policies in terms of cost, cash value, face value, and protection for various individuals.

   - Term life insurance
   - Straight life
   - Limited payment
   - Endowment

3. Select the most appropriate type of life insurance policy for at least three given situations with a consideration of the changing needs of protection, face value, cash value, dividend, and convertability.

APPENDIX 5E

INDICATORS FOR THE TOPIC OF HOUSING

At the end of a session, it is expected that the participants will be able to:

1. List 3 advantages and disadvantages of buying and/or renting a home, apartment, and/or condominium.

2. Name 4 factors which should be considered when selecting a home, such as

   1. distance from job
   2. schools - proximity, rating
   3. appearance of neighborhood
   4. surroundings
   5. tax rate

3. Name 3 guidelines to consider when determining how much one can afford.

   "rule of thumb" -- 2½ times annual salary
   one week's income for payments

4. List 3 additional expenses involved when buying a home and/or changing other types of residence (e.g., apartment, condominium).

   1. closing costs
   2. lawyer's fee
   3. moving/storage costs
   4. prepaid taxes
   5. immediate improvements

5. Name and compare the 3 major types of mortgages (FHA, VA, Conventional) in terms of :

   1. eligibility
   2. size of downpayment necessary
   3. interest rate

EXERCISES

Hand out the "Three Easy Steps" to help you figure out how much can be afforded to be spent on housing.

APPENDIX 6A

AUDIENCE TYPE IDENTIFICATION
OF PROJECT

SENIOR CITIZEN:

Helmetta Sr. Citizen Center
Hungarian Civic Association
Carteret Sr. Citizen
Hopelawn Sr. Citizen Club
Sayreville Sr. Citizen

DISADVANTAGED:

Urban League
Neighborhood House
Neighborhood Project of Douglass Women's Center
Women's Transition Counseling
Title I Project - Parent Library Resource - Help parents of Title I students
Perth Amboy Adult Education
South Amboy Memorial Hospital - Patients in Transition Project

PROFESSIONAL:

Perth Amboy Public Schools - In-Service Teacher - Training workshop
Rutgers Cooperative Extension Service
Dr. Huang's graduate home economics course "Issues"

PARA-PROFESSIONAL COUNSELORS

Community Service Counseling - Labor Ed.
Hispanic Economics Development Project - DECO
Middlesex County Welfare Board - New Brunswick
Middlesex County Welfare Board - Perth Amboy
Urban League Staff
Middlesex County Cooperative Extension Nutrition Project
New York, New Jersey Closed-Circuit TV Sessions for Government Employees

STUDENTS:

Dr. Benton's Family Finance Course
Dr. Arlett's course on Social Agency Functions
N.J. Youth Conference (4H)

CONSUMERS:

Rutgers Women's Center - Beyond the Cookie Jar
Douglass Alumni - Mom's Day
New Brunswick YWCA
Midland Ross
J&J Surgikos
1st Baptist Church - New Brunswick
Baptist Women's Circle - private home
Sears
Lunch and Learn
Sayreville YMCA
Sayreville Jewish Center
Eisenhower PTA
Samsel PTA
Single-Parent Seminar
Farleigh Dickenson Retirement Center

APPENDIX 6B

A Listing of Some of the Community Organizations with which the Project had Co-sponsored Programs and Some of Their Functions.

Community Service Counseling Program - to provide educational and medical information and services at labor union sites - 30 paraprofessional counselors hired with CETA funds. Labor Education Center, Rutgers University.

Hispanic Economic Development Project (DECO) - to provide information and direct assistance to hispanics in the community (e.g., budgeting, comparative shopping, unit pricing, complaint handling).

Rutgers Women's Center - to help women become more financially independent by becoming more knowledgeable in consumer areas and career orientation, "Beyond the Cookie Jar."

Douglass Womens' Center - subsidiary of above center, to provide information to women living in low-income neighborhoods.

Hungarian Civic Association - included a free lunch program and educational/social activities for senior citizens of Hungarian descent.

Neighborhood House - to identify and serve community/neighborhood needs (child care, cultural education, youth development, family resources.

Title I Parent Library Resource - help parents of students who received remedial instruction under Title I.

Urban League - to provide community services (employment, housing, welfare referrals, arbitration/discrimination cases, youth programs, day care).

Women's Transition Counseling - to provide career orientation, educational services, "living" skills for women in a transitional position due to death of spouse, divorce, etc.

PATHE - Personal Assistance to Homebound Elderly - to provide eligible senior citizens with nutritious lunches and social/educational activities - federally funded, sponsored by YWCA.

South Amboy Memorial Hospital "Partial Hospitalization Program" - offers intensive rehabilitation, psycho-social services to outpatients who need a structured, supervised therapeutic environment, an intermediate step between inpatient and outpatient status.

MRC-TV - two-way closed-circuit television network to provide in-service training for state, county, and local government employees in New Jersey, New York, and Connecticut.

APPENDIX 7A

N.J. COOPERATIVE EXTENSION SERVICE PARLIN YMCA

THE PARLIN YMCA PRESENTS

PERSONAL CREDIT USE

- RELIEVING RESPONSIBILITY WHEN CREDIT CARDS ARE LOST OR STOLEN
- BUILDING MY CREDIT RATING
- UNDERSTANDING THE IMPORTANCE OF CREDIT BUREAUS AND WHY I SHOULD CONTACT THEM.
- UNDERSTANDING MY LOAN CONTRACT AND TAILORING IT TO MY NEEDS
- COMPLAINING EFFECTIVELY WHEN DISSATISFIED WITH A PRODUCT BOUGHT ON CREDIT

ATTEND THIS INFORMAL SESSION WITH YOUR FRIENDS AND DISCUSS ANY QUESTIONS YOU MAY HAVE ON PERSONAL CREDIT USE. CONSUMER LEAFLETS WILL ALSO BE HANDED OUT.

ADMISSION:	FREE
SPEAKER:	RICHARD H. SPRINCE FAMILY RESOURCE MANAGEMENT COOPERATIVE EXTENSION SERVICE RUTGERS UNIVERSITY - COOK COLLEGE
TIME:	TUESDAY, JANUARY 10, 1:15 - 2:15
LOCATION:	PARLIN YMCA, WASHINGTON ROAD, (ACROSS FROM DUPONT) PARLIN
QUESTIONS:	RICHARD SPRINCE 932-9737 OR PARLIN YMCA 257-5177

APPENDIX 7B

RUTGERS WOMEN'S CENTER

Beyond the Cookie Jar

A FINANCIAL PLANNING AND CAREER AWARENESS CONFERENCE FOR WOMEN

Presented by the Douglass Advisory Services for Women

PROGRAM

SATURDAY
April 15, 1978
9:00 a.m - 3:00 p.m
Hickman Hall Auditorium
Douglass College

9:00 REGISTRATION & COFFEE

9:30 WELCOME: Viola Van Jones, Coordinator
Douglass Advisory Services for Women

10:00 MORNING SESSION:

THEME: "MAKING THE MOST OF YOUR MONEY"

KEYNOTE ADDRESS:

"SELF-WORTH THROUGH NET WORTH"
Mildred Tuffield, Financial Consultant

"THE INFORMED WOMEN CONSUMER"
Denise M. Matejic, Associate Specialist
in Family Resource Management
Cook College, Rutgers University

PANEL DISCUSSION:

MODERATOR: Mildred Tuffield

Establishing Credit
Complaining Consumer
Hospitalization
Life Insurance
Financial Careers

QUESTIONS AND ANSWERS

12:30 LUNCH Bring your lunch - dessert and beverages will be provided

1:30 BAZAAR FINANCIAL AWARENESS - Representatives from private and public sectors will be available to discuss financial planning and management.

CAREER AWARENESS - Meet with company representatives to learn about various careers in finances. Women successful in their own business will be available to explore business planning, financing and management.

Fee $10 includes resource materials

REGISTRATION FORM

Name_____

Address_____

State_____ Zip Code____

Day care needed Yes____ No____

Number of children _____

Please enclose check or money order for $10 preregistration fee.
Make checks payable to:
Douglass Advisory Services for Women
Mail to:
Viola Van Jones, Coordinator
Rutgers Women's Center
132 George Street
New Brunswick, N.J. 08903

Telephone: (201) 932-9403

WHO SHOULD ATTEND

This conference is intended for anyone interested in learning basic money management and careers in finance.

PLANNING COMMITTEE

Olga Bankhead, Rutgers University

Suzanne Bonamo, Rutgers University

Jo Ann Roberts, New Jersey Blue Cross Blue Shield

Aurora C. Tandberg, New York Life Insurance Co.

Mildred Tuffield, Mildred Tuffield Associates, Inc.

Denise M. Matejic, Rutgers University

Viola Van Jones, Rutgers University

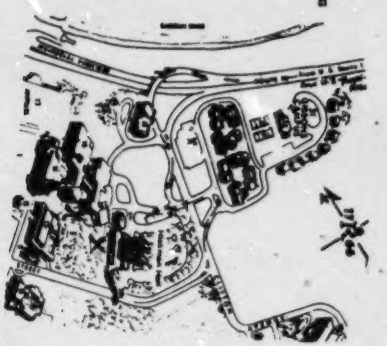
SPECIAL NOTICE

Cook Cooperative Extension Service is offering a series of free consumer education lessons which will be mailed directly to your home. A home-study course "Money Matters" offers three lessons of consumer fact sheets, pamphlets, and corresponding short quizzes which you will receive every three weeks with return envelopes. Participants can gain valuable consumer tips in the area of money planning, personal credit use and life insurance. For more information see conference resources table.

"WOMEN: THE COCKED HAT"
A ONE-DAY CONFERENCE ON FINANCIAL PLANNING
FOR WOMEN
APPENDIX 7B --Continued

Sponsored by:
Douglass Advisory Services for Women
Douglass College - Rutgers University
132 George Street
New Brunswick, N.J. 08903

REGISTER FOR COOK UNIVERSITY
Douglass College
Douglass Advisory Services for Women
Rutgers Women's Center
132 George Street
New Brunswick, N.J. 08903



WHERE IS YOUR MONEY GOING

IMPROVE YOUR STANDARD OF LIVING

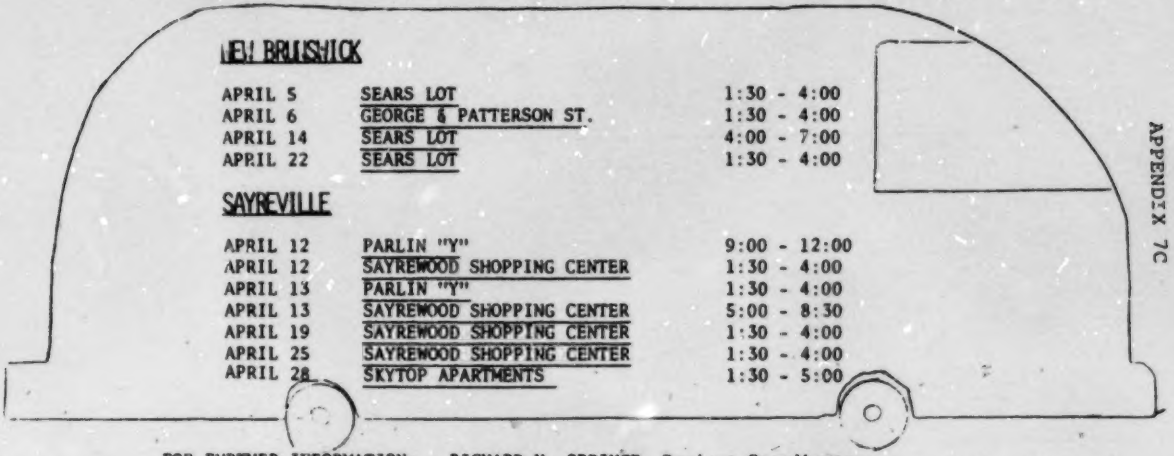
LEARN HOW TO GET YOUR MONEY'S WORTH

THE MONEY VAN IS AT YOUR SERVICE — FREE

1) EDUCATIONAL PAMPHLETS - BUDGETING, CREDIT, INSURANCE, HOUSING, AUTO

2) EDUCATIONAL SESSIONS - BUDGETING, CREDIT (MINI SESSIONS - 20 MINUTES)

3) DISCUSSION - OPEN DISCUSSION & QUESTIONS ON ANY OF THESE AREAS



NEW BRUNSWICK

APRIL 5	SEARS LOT	1:30 - 4:00
APRIL 6	GEORGE & PATTERSON ST.	1:30 - 4:00
APRIL 14	SEARS LOT	4:00 - 7:00
APRIL 22	SEARS LOT	1:30 - 4:00

SAYREVILLE

APRIL 12	PARLIN "Y"	9:00 - 12:00
APRIL 12	SAYREWOOD SHOPPING CENTER	1:30 - 4:00
APRIL 13	PARLIN "Y"	1:30 - 4:00
APRIL 13	SAYREWOOD SHOPPING CENTER	5:00 - 8:30
APRIL 19	SAYREWOOD SHOPPING CENTER	1:30 - 4:00
APRIL 25	SAYREWOOD SHOPPING CENTER	1:30 - 4:00
APRIL 28	SKYTOP APARTMENTS	1:30 - 5:00

FOR FURTHER INFORMATION: RICHARD H. SPRINCE, Project Coordinator
Rutgers University; Cook College; P.O. Box 231
New Brunswick, N.J. 08903 932-9737

Dr. John Gerwig - Dean of Extension; Denise M. Matejic - Project Director

Educational programs are offered without regard to race, color, or national origin.
The COOPERATIVE EXTENSION SERVICE is an equal opportunity employer.

APPENDIX 7D

N.J. COOPERATIVE EXTENSION SERVICE NEIGHBORHOOD HOUSE

MONEY MATTERS

THE NEIGHBORHOOD HOUSE PRESENTS "FAMILY MONEY MATTER" SESSIONS

PRESENTED BY: RICHARD H. SPRINCE, FAMILY RESOURCE MANAGEMENT, RUTGERS COOPERATIVE EXTENSION SERVICE. ATTEND THESE FREE SESSIONS AND BRING YOUR FRIENDS.

PERSONAL CREDIT USE — JANUARY 6, FRIDAY 6:30 - 7:30

- WHERE CAN I SHOP FOR A LOAN
- HOW MUCH CAN I SAFELY BORROW
- HOW CAN I BUILD MY CREDIT RATING
- WHAT IS A CREDIT BUREAU AND HOW DOES IT CONCERN ME
- WHAT SHOULD I LOOK FOR IN A LOAN CONTRACT

LIFE INSURANCE — JANUARY 9, MONDAY 6:30 - 7:30

- HOW MUCH LIFE INSURANCE DO I WANT
- WHAT ARE THE MAIN POLICY TYPES
- IF I WANT INSURANCE, HOW DO I TALK TO THE LIFE INSURANCE AGENT

IF ANY OF THE QUESTIONS ARE OF INTEREST TO YOU, THEN ATTEND THE FREE SESSION

LOCATION: NEIGHBORHOOD HOUSE, 184 COMMERCIAL AVE, NEW BRUNSWICK

QUESTIONS: CONTACT: RICHARD H. SPRINCE 932 0737 OR
SCOTTIE RASBURRY 545-4448

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APPENDIX 7E

CURRICULUM GUIDE

"Money Matters and Me"

Cooperative Extension Service and YWCA

DATE	TIME	SUBJECT	SPEAKER
3/28	7-8 p.m.	Family Financial Planning	Denise M. Matejic Associate Professor Rutgers
4/4	7-8 p.m.	Personal Credit Use	Albert J. Cyr Area Sales Manager Credit Bureau Industry & Richard H. Sprince Extension Assistant Rutgers
4/11	7-8 p.m.	Credit Legislation & You: What You Should Know About Credit Legislation	Salvatore Sangiorgi Regional Director Federal Trade Commission
4/25	7-8 p.m.	Life Insurance: How Much Can I Afford and How Much Do I Need?	Martin K. Kirshner Sales Manager Metropolitan Life
5/2	7-8 p.m.	Retirement	Thomas Foley Director of Business Development Carteret Savings & Loan
5/9	7-8 p.m.	Your Savings and Investing Concerns	Lyle Gary Account Executive Merrill Lynch

Moderator for all sessions: Richard Sprince

*** ***

REGISTRATION ACCEPTED FOR ONE OR ALL SESSIONS.
Late registration welcome after first session.

****

YWCA of Central Jersey, 51 Livingston Avenue, New Brunswick, 545-6622

APPENDIX 7F

N.J. COOPERATIVE EXTENSION SERVICE NEIGHBORHOOD HOUSE

CREDIT

A MATTER OF INTEREST!

* MONEY-LENDING INSTITUTIONS AND INTEREST RATES
* CREDIT BUREAUS AND THEIR FUNCTION
* CREDIT RATING - WAYS TO ESTABLISH A GOOD ONE
* LOAN CONTRACT TERMS - APR, FINANCE CHARGE.....

ARE YOU INTERESTED?

TIME: AUGUST 11, THURSDAY, 6:00 P.M.

LOCATION: NEIGHBORHOOD HOUSE, 184 COMMERCIAL AVE, NEW BRUNSWICK

CONTACT: RICHARD SPRINCE 932-9737

SCOTTIE RASBURY 545-4448

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APPENDIX 7G

N.J. COOPERATIVE EXTENSION SERVICE NEIGHBORHOOD HOUSE

CREDIT

A MATTER OF INTEREST

- PLACES TO BORROW MONEY AND THEIR INTEREST RATES
- CREDIT BUREAUS & THEIR IMPORTANCE TO YOU
- FINANCIAL DIFFICULTY - WHAT CAN BE DONE
- CREDIT RATING - HOW TO ESTABLISH A GOOD ONE
- LOAN CONTRACTS - UNDERSTANDING THE TERMS

ARE YOU INTERESTED?

TIME: SEPTEMBER 15 & 22, THURSDAY, 7:00

LOCATION: NEIGHBORHOOD HOUSE, 184 COMMERCIAL AVE: NEW BRUNSWICK

FURTHER INFORMATION: RICHARD SPRINCE 932-9737
SCOTTIE RASBURY 545-4448

APPENDIX 7H

DEAR FRIEND: THIS EDUCATIONAL SESSION IS AN ATTEMPT TO HELP EVERYONE GAIN KNOWLEDGE ABOUT LIFE INSURANCE, SO WE CAN TALK EASIER TO OUR INSURANCE AGENTS AND SPEND MONEY ON A POLICY WHICH BETTER MEETS OUR FINANCIAL NEEDS.

LIFE INSURANCE

SPEAKER: RICHARD H. SPRINCE
EXTENSION ASSISTANT
FAMILY RESOURCE MANAGEMENT
RUTGERS UNIVERSITY - COOK COLLEGE
COOPERATIVE EXTENSION SERVICE

$ $

WHAT IS LIFE INSURANCE
HOW MUCH INSURANCE SHOULD I BUY
TYPES OF LIFE INSURANCE

$ $

WHEN: June 22, 1977 4:10 - 5:00

WHERE: CAFETERIA, MIDLAND ROSS - HIGHLAND PARK, N.J.

COOPERATIVE EXTENSION SERVICE
Cook College - Rutgers University
The State University of New Jersey
New Brunswick

Cooperating Agencies: Rutgers University - The State University of New Jersey, The U.S. Department of Agriculture and the County Boards of Chosen Freeholders. The Cooperative Extension Service provides information and educational services to all people without regard to race, color, or national origin.

APPENDIX 7I

WHERE IS YOUR
MONEY GOING

IMPROVE YOUR STANDARD OF LIVING

LEARN HOW TO GET YOUR MONEY'S WORTH!

ATTEND OUR EDUCATIONAL SESSIONS: FREE ADMISSION!

YOU CAN MAKE MONEY-WISE DECISIONS BY HAVING A BASIC KNOWLEDGE IN

CREDIT MANAGEMENT

-THE FUNCTIONS AND IMPORTANCE OF CREDIT BUREAUS
-ESTABLISHING A GOOD CREDIT RATING
-WHAT TYPES OF LOANS ARE AVAILABLE
-READING A LOAN EFFECTIVELY
-KNOWING YOUR DIFFERENT LOAN INSTITUTIONS

THE FOLLOWING SESSIONS WILL BE HELD IN NEW BRUNSWICK:

WHEN: MONDAY, MARCH 21, 7-8:30, SEARS COMMUNITY ROOM - HIGHWAY 1
WEDNESDAY, MARCH 23, 7:30-9, 1ST BAPTIST CHURCH - LIVINGSTON & HALE ST.
THURSDAY, MARCH 24, 7-8:30, 1ST BAPTIST CHURCH - LIVINGSTON & HALE ST.
FRIDAY, MARCH 25, 7:30-9, SEARS COMMUNITY ROOM - HIGHWAY 1

WHO DO I CONTACT?

RICHARD SPRINCE, PROJECT ASSISTANT AND COORDINATOR
Rutgers University; Cook College; P.O. Box 231
New Brunswick, New Jersey
Phone: 932-9737

IMPROVING YOUR STANDARD OF LIVING - A specially funded project. Sponsored by the U.S. Dept. of Agriculture and The Cooperative Extension Service of Cook College, Rutgers University, New Brunswick, Dr. John Gerwig, Director and Dean of Cooperative Extension Service, Denise M. Matejic, Project Director, Richard H. Sprince, Project Assistant and Coordinator.

Educational programs are offered without regard to race, color or national origin. The Cooperative Extension Service is an Equal Opportunity Employer.

APPENDIX 7J

FEB 2 1977

DE: CAROL S. KAISER
EXTENSION HOME ECONOMIST

MIDDLESEX COUNTY WELFARE BOARD

WELFARE WRITES

February, 1977

COMO COMPRAR UN ABRIGO

PARA QUE NO SE DESPERDICIE SU DINERO, ASEGÚRESE DE QUE EL ABRIGO QUE USTED DESEA COMPRAR ESTE BIEN HECHO Y QUE LE QUEDE A SU MEDIDA. LAS SIGUIENTES SON ALGUNAS SUGERENCIAS QUE SE DEBEN DE TENER EN CONSIDERACIÓN.

- LAS COSTURAS DEBEN DE SER DERECHAS.
- LAS COSTURAS NO DEBEN DE TENER RUPTURAS.
- LAS COSTURAS DEBEN DE ESTAR REENFORZADAS CON UNA SOBRECOSTURA DONDE SEA NECESARIO (DEBAJO DE LAS MANGAS, EL ESPALDAR, ETC.).
- EL FORRO DEL ABRIGO DEBE DE CONFORMARSE CON LA LINEA INTERNA PARA ASÍ EVITAR IRREGULARIDADES O ARRUGAS EN LA PARTE EXTERNA DEL ABRIGO.
- EL CUELLO DEL ABRIGO DEBE DE SERVIR DE ACUERDO CON LA LINEA NATURAL DEL CUELLO DE LA PERSONA QUE LO HA DE USAR.
- EL ALINEAMIENTO DE LA CINTURA DEL ABRIGO DEBE DE CORRESPONDER AL MISMO NIVEL DE LA CINTURA DE LA PERSONA. SI LA CINTURA ES DEMASIADO BAJA, EL ABRIGO TENDRÍA LA TENDENCIA DE ARRUGARSE SOBRE LA CINTURA.
- EN GENERAL, EL ABRIGO DEBE DE SERVIR APROPRIADAMENTE EN LOS HOMBROS, LAS CADERAS Y SIN FORMAR ARRUGAS DEBAJO DE LAS MANGAS O A TRAVÉS DE LA ESPALDA.
- CUANDO USTED LEVANTE LOS BRAZOS, LAS MANGAS NO DEBEN DE JALAR EN RESTO DEL ABRIGO.
- CUANDO USTED ESTÁ MIDIENDO UN ABRIGO, CIÉRRELO Y MÍRESE EN UN ESPEJO DE TRES CARAS PARA QUE PUEDA APRECIAR MEJOR. SI TODAVÍA NO ESTÁ SEGURA, PREGUNTE POR LA OPINIÓN DE UNA AMIGA.
- UN ABRIGO QUE HA SIDO HECHO APROPIADAMENTE DEBE DE AJUSTARSE A LA TALLA DE LA PERSONA Y DEBE DE SER PAREJO EN EL BORDE. ADEMÁS LAS PUNTADAS QUE SOSTIENEN DICHO BORDE NO DEBEN DE VERSE CON MUCHA FACILIDAD.

THE MIDDLESEX COUNTY WELFARE BOARD OFFICE WILL BE CLOSED:

FRIDAY, FEBRUARY 11, 1977
- LINCOLN'S BIRTHDAY

MONDAY, FEBRUARY 21, 1977
- WASHINGTON'S BIRTHDAY

SUPPLEMENTAL SECURITY INCOME - ELIGIBILITY CHANGE

THE S.S.I. LAW HAS BEEN CHANGED. A HOME OWNED AND

OCCUPIED BY AN APPLICANT FOR S.S.I. IS NO LONGER CONSIDERED AS A RESOURCE, REGARDLESS OF ITS VALUE.

IF YOU, OR SOMEONE YOU KNOW, WAS FOUND INELIGIBLE FOR S.S.I. ONLY BECAUSE THE HOME WAS WORTH MORE THAN $25,000, PLEASE CALL SOCIAL SECURITY TO REAPPLY.

SOCIAL SECURITY OFFICES IN MIDDLESEX COUNTY ARE LOCATED IN:

1. NEW BRUNSWICK -
   167 NEW STREET
   PHONE: 873-2499

2. PERTH AMBOY -
   336 MADISON AVENUE
   PHONE: 727-5500

IF YOU MOVE...

PLEASE NOTIFY YOUR INCOME MAINTENANCE WORKER IF YOU MOVE. EVEN THOUGH YOU ADVISE THE POST OFFICE, THEY CANNOT FORWARD YOUR WELFARE CHECK TO YOUR NEW ADDRESS. WHEN YOU MOVE, LET US KNOW YOUR NEW ADDRESS RIGHT AWAY AND YOUR CHECK WILL NOT BE DELAYED.

MONEY...MONEY...MONEY...money

WHERE IS MY MONEY GOING?

AM I SPENDING MY MONEY WISELY?

CAN I GET MORE FOR MY DOLLAR?

IF YOU HAVE ASKED YOURSELF ANY OF THESE QUESTIONS, YOU MAY BE INTERESTED IN ATTENDING A FREE PROGRAM ON FAMILY MONEY MANAGEMENT.

BEGINNING IN MARCH 1977, THE RUTGERS EXTENSION SERVICE WILL SPONSOR FREE MONEY MANAGEMENT CLASSES IN THREE AREAS IN MIDDLESEX COUNTY (NEW BRUNSWICK--PERTH AMBOY--SAYREVILLE).

IN AN INFORMAL CLASSROOM SETTING, EXPERTS IN NUMEROUS FIELDS WILL COVER SUBJECTS SUCH AS:

* BUDGETING
* CREDIT
* HOUSING
* INSURANCE
* SAVINGS

YOU CAN ATTEND ANY OR ALL SESSIONS.

IF YOU ARE INTERESTED OR WISH FURTHER INFORMATION, WRITE TO:

RICHARD SPRINCE
COOPERATIVE EXTENSION SERVICE
COOK COLLEGE, RUTGERS
P.O. BOX 231
NEW BRUNSWICK, N.J. 08903

...OR CALL 932-9737.

FOR FAMILY PLANNING INFORMATION

...CALL LINDA ST. PIERRE, MICHELE CANFIELD OR ANA PEREZ AT 246-6524 OR 246-6611. INFORMATION AND REFERRALS ARE AVAILABLE ON ALL METHODS OF BIRTH CONTROL, INCLUDING CONTRACEPTIVES, ABORTION, AND STERILIZATION.

FROM: CAROL S. KAISER
EXTENSION HOME ECONOMIST
MIDDLESEX COUNTY EXTENSION SERVICE
COUNTY ADMINISTRATION BLDG.
NEW BRUNSWICK, N.J. 08901

HOW TO BUY A COAT

TO GET YOUR MONEY'S WORTH, LOOK TO SEE HOW A COAT IS MADE AS WELL AS HOW IT FITS. MAKE SURE THE SEAMS ARE STRAIGHT AND HAVE NO GAPS IN THE SEWING. THERE SHOULD BE EITHER A GOOD SEAM ALLOWANCE OR OVERSTITCHING ON THE EDGE TO KEEP THE SEAM FROM SLIPPING OUT.

THE COAT LINING SHOULD HANG FREELY AND NOT PULL ON THE OUTER FABRIC. IT SHOULD NOT WRINKLE OR BAG AROUND ARMHOLES OR SLEEVE EDGES. NEXT LOOK AT THE COLLAR. IF IT IS A REGULAR COLLAR, IT SHOULD FIT CLOSELY AT THE NECKLINE AND LIE SMOOTH AND FLAT AT THE BACK OF THE NECK.

IF THE COAT HAS A NATURAL WAISTLINE, IT SHOULD BE AT YOUR NORMAL WAISTLINE. IF IT'S TOO HIGH IT WILL BE UNCOMFORTABLE. IF IT'S TOO LOW, THE COAT WILL WRINKLE ABOVE THE WAIST. THE COAT SHOULD FIT SMOOTHLY OVER THE SHOULDERS AND HIPS WITHOUT WRINKLES UNDER THE ARMS OR ACROSS THE BACK. WHEN YOU RAISE YOUR ARMS, YOU SHOULD FEEL NO STRAIN FROM THE COAT.

WHEN YOU TRY A COAT ON, BUTTON IT AND CHECK THE FIT IN A THREE-WAY MIRROR IF THERE IS ONE OR ASK A FRIEND TO CHECK IT FOR YOU. A PROPERLY-CUT COAT WILL HANG STRAIGHT AND EVEN. THE LOWER EDGE SHOULD BE AN EQUAL DISTANCE FROM THE FLOOR ALL THE WAY AROUND. ALSO THE HEMMING STITCHES SHOULD NOT BE EASILY SEEN FROM THE OUTSIDE.

BY SHOPPING CAREFULLY, YOU CAN GET YOUR MONEY'S WORTH.

ANUNCIOS

Febrero de 1977

LA OFICINA DE BIENESTAR PÚBLICO DEL CONDADO DE MIDDLESEX ESTARÁ CERRADA:

EL VIERNES, 11 DE FEBRERO DE 1977 -
CUMPLEAÑOS DE LINCOLN

EL LUNES, 21 DE FEBRERO DE 1977 -
CUMPLEAÑOS DE WASHINGTON

S.S.I. - SEGURO SOCIAL SUPLEMENTARIO - CAMBIO DE REGLA

La ley de Seguro Social Suplementario ha sido cambiada. De ahora en adelante, una persona que solicita o recibe el S.S.I. puede ser dueño de

una casa; no importa el valor de la casa.

Si usted o un conocido no ha podido recibir el S.S.I. solo por lo que es dueño de una casa que vale más de $25,000, por favor llame a la Oficina de Seguro Social para solicitar de nuevo.

Las Oficinas de Seguro Social en el Condado de Middlesex se encuentran:

1. New Brunswick -
   167 New Street
   Teléfono: 873-2499
2. Perth Amboy -
   336 Madison Avenue
   Teléfono: 727-5500

SI USTED SE MUDA...

Por favor avísele a su trabajador del cheque si usted se muda. Avisar al correo no es suficiente--porque no se permite mandar un cheque de la dirección vieja a la nueva. Cuando usted se muda, notifique su dirección nueva a esta oficina en seguida--así no se demora la llegada de su cheque.

DINERO...DINERO...DINERO...

¿Adónde va mi dinero?

¿Gasto mi dinero cuidadosamente?

¿Cómo puedo adquirir un poco más de lo acostumbrado por un dólar?

Si se ha preguntado algo así, tal vez tiene interés en asistir a un programa gratis del manejo del dinero familiar.

En marzo de 1977 el "Rutgers Extension Service" ofrecerá clases gratuitas en el manejo del dinero de 3 lugares--New Brunswick, Perth Amboy, y Sayreville.

En las clases, usted conocerá a expertos que le hablarán de:

* Manejo de Dinero
* Credito
* Seguro
* Ahorros
* Vivienda

Usted puede asistir a cualquiera de las clases o todas si desea.

Si tiene interés en este programa o desea más información, escriba a:

Richard Sprince
Cooperative Extension Service
Cook College, Rutgers
P.O. Box 231
New Brunswick, N.J. 08903

...O llamelo al 932-9737.

PLANIFICACION DE FAMILIA...

...Llame a Linda St. Pierre, Michele Canfield, o Ana Perez al teléfono 246-6524 o 246-6611. Le pueden dar información y guía referente a todos los métodos de planificación familiar--contraceptivos, abortos, y esterilización.

APPENDIX 7K

N.J. COOPERATIVE EXTENSION SERVICE SAYREVILLE JEWISH CENTER

FREE SESSION

CREDIT AND THE CONSUMER

* CREDIT LEGISLATION . . WE HAVE CERTAIN RIGHTS
* CREDIT SOURCES . . . . SHOPPING FOR A LOAN
* CREDIT BUREAUS . . . . FUNCTIONS AND IMPORTANCE TO US
* CREDIT RATING . . . . WHY AND HOW TO ESTABLISH A GOOD ONE
* BORROWING MONEY . . . UNDERSTANDING CONTRACT TERMS

SPEAKER: RICHARD H. SPRINCE
FAMILY RESOURCE MANAGEMENT
COOPERATIVE EXTENSION SERVICE
RUTGERS UNIVERSITY

TIME: THURSDAY, OCTOBER 6, 8:00 P.M.

LOCATION: SAYREVILLE JEWISH CENTER
BORDENTOWN ROAD, SAYREVILLE

CONTACT: RABBI PORT 727-4334
RICHARD SPRINCE 932-9737

APPENDIX 7L

FAMILY COMMUNICATION AND $MONEY$

SPEAKER: DR. STANLEY PARKER
PROFESSOR-FAMILY ECONOMICS
DOUGLASS COLLEGE, RUTGERS

MANY MONEY PROBLEMS WHICH FAMILIES FACE TODAY CAN BE LESSENED IF COMMUNICATION IS IMPROVED. IMPROVING DISCUSSIONS INVOLVING MONEY PLANNING CAN HELP RELIEVE MANY FAMILY PRESSURES AND BUILD CONFIDENCE BETWEEN SPOUSES.

ARE YOU INTERESTED IN HEARING MORE IDEAS ON THIS TOPIC INCLUDING TECHNIQUES TO HELP YOU AND YOUR FAMILY COMMUNICATE BETTER?

THEN ATTEND OUR FREE SESSION -

WHERE: URBAN LEAGUE, THROOP AVENUE, NEW BRUNSWICK

WHEN: JULY 6, WEDNESDAY - 2:00 PM

PROJECT COORDINATOR: RICHARD H. SPRINCE - 932-9737

COOPERATIVE EXTENSION SERVICE
Cook College - Rutgers University
The State University of New Jersey
New Brunswick

Cooperating Agencies: Rutgers University - The State University of New Jersey, The U.S. Department of Agriculture and the County Boards of Chosen Freeholders. The Cooperative Extension Service provides information and educational services to all people without regard to race, color, or national origin.

APPENDIX 7M

N.J. COOPERATIVE EXTENSION SERVICE — SAYREVILLE JEWISH CENTER

CREDIT

A MATTER OF INTEREST!

- Loan Sources vs. Interest Rates
- Credit Bureaus - Functions & Importance
- Credit Rating - How To Establish A Good One
- Financial Difficulty - Alternative Solutions
- Loan Contracts - Important Terms To Know

ARE YOU INTERESTED?

TIME: SEPTEMBER 29, THURSDAY, 8:00 P.M.

LOCATION: SAYREVILLE JEWISH CENTER, BORDENTOWN ROAD, SAYREVILLE

CONTACT: RICHARD SPRINCE 932-9737

RABBI PORT 727-4334

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NO ONE SHOULD MISS . . .

LUNCH 'N LEARN

. ON YOUR MONEY MATTERS

. FREE WORKSHOPS

TO: Everyone interested in improving his/her MONEY MATTERS and consumer awareness

DATES: Series 1 - April 19th, 26th, and May 3rd
OR
Series 2 - May 17th, 24th, and 31st

ATTEND EITHER SERIES

TIME: 12:00 noon - 1:00 p.m.

PLACE: Extension Conference Center - Room B
College Farm Road - Cook College Campus

BRING YOUR LUNCH

WE'LL SUPPLY COFFEE!

TOPICS: Each series will cover the following topics:

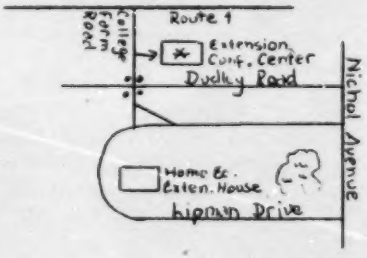
- Family Finance (Budgeting)
- Coping With Credit
- Why Insurance and Saving?

PRESENTED BY: Cooperative Extension - Home Economics
Denise Matejic - Associate Specialist in Family Resource Management
and Program Assistants, Richard Sprince and Suzanne Bonamo

Free pamphlets, fact sheets, and worksheets for everyone to use, take home, and share!

PLEASE RETURN ATTACHED REGISTRATION FORM FOR SERIES 1 by April 14, FOR SERIES 2 BY May 5. - SPACE IS LIMITED TO FIRST 45 WHO SIGN UP.

QUESTIONS: Contact - Denise Matejic - 932-9704



Watch for Conference Center Sign!

APPENDIX 70

FINANCIAL PLANNING FOR BETTER LIVING

Co Sponsors - Rutgers, Cooperative Extension Service & Johnson & Johnson-SURGI

SAVINGS/INVESTING — May 23

Eric Krantz
Vice President - Investments
Shearson Hayden Stone Inc.
Gateway 1, Newark, N.J. 07102

FINANCIAL PLANNING & CREDIT LEGISLATION - MAY 30

Denise M. Matejic, Assoc. Professor
Associate Specialist in Family Resource Management
Rutgers University - Cook College
Cooperative Extension Service
P. O. Box 231, New Brunswick, N.J. 08903

LIFE INSURANCE - June 6

Dr. Neil Gaston, Chairman
Dept. of Business Education, Distributive Education, and
Administrative Office Management
Division of Business
Trenton State College
Trenton, N.J. 08625

HOUSING - June 13

Mr. Joseph H. Martin
Consultant and Appraiser for N. J. Association of Realtors
Associate Professor - Ryder College
% N.J. Association of Realtors

Moderator - Richard H. Sprince
Program Assistant in Family Resource Management
Rutgers University - Cook College
P. O. Box 231, New Brunswick, N.J.

J & J Liaison - Alan Weisberg
Manager, Organizational Planning
Surgikos, Johnson & Johnson
New Brunswick, N.J. 08903

COOPERATING AGENCIES: RUTGERS - THE STATE UNIVERSITY, U.S. DEPARTMENT OF AGRICULTURE, AND COUNTY BOARDS OF CHOSEN FREEHOLDERS. EDUCATIONAL PROGRAMS ARE OFFERED WITHOUT REGARD TO RACE, COLOR, OR NATIONAL ORIGIN. THE COOPERATIVE EXTENSION SERVICE IS AN EQUAL OPPORTUNITY EMPLOYER.

APPENDIX 7P

HELPING FAMILIES ADJUST TO ECONOMIC CHANGE

WHERE IS YOUR MONEY GOING?

FAMILY FINANCIAL PLANNING

SPEAKERS: DENISE M. MATEJIC

Associate Specialist in
Family Resource Management
Rutgers University - Cook College
Cooperative Extension Service

RICHARD H. SPRINCE

Extension Assistant
Family Resource Management

$ $

- PLANNING THE FAMILY DOLLARS
- COMMUNICATION AND JOINT DECISIONS ON MONEY
- YOUR SAVINGS & INVESTMENT $
- MUTUAL FUNDS - BONDS - STOCKS
- PROTECTION FOR THE CONSUMER

$ $

WHEN: JUNE 13, 1977 7:00 - 8:30

WHERE: SEARS COMMUNITY ROOM, HIGHWAY 1, NEW BRUNSWICK

COOPERATIVE EXTENSION SERVICE
Cook College - Rutgers University
The State University of New Jersey
New Brunswick

Cooperating Agencies: Rutgers University - The State University of New Jersey, the U. S. Department of Agriculture and the County Boards of Chosen Freeholders. The Cooperative Extension Service provides information and educational services to all people without regard to race, color, or national origin.

APPENDIX 7Q

HELPING FAMILIES ADJUST
TO ECONOMIC CHANGE

WHERE IS YOUR
MONEY GOING

SAVINGS & INVESTMENTS

SPEAKER: DENISE M. MATEJIC

STATE SPECIALIST - FAMILY RESOURCE MANAGEMENT.
NEW JERSEY COOPERATIVE EXTENSION SERVICE
RUTGERS UNIVERSITY - COOK COLLEGE

- WHERE TO PUT YOUR SAVINGS
- SAVINGS & INVESTMENT INTEREST VS. MONEY RISKS
- TYPES OF STOCKS & BONDS

WHEN: JUNE 8 4:10

WHERE: MIDLAND ROSS (HIGHLAND PARK) CAFETERIA

COOPERATIVE EXTENSION SERVICE
Cook College-Rutgers University-The State University of New Jersey, New Brunswick

Cooperating Agencies: Rutgers University-The State University of New Jersey, The U.S. Department of Agriculture and the County Boards of Chosen Freeholders.

APPENDIX 7R

DEAR FRIEND: WE ARE PLEASED THAT OUR LAST SESSION, INVESTMENTS & SAVINGS, WAS APPRECIATED. SPEAKER, ERIC L. KRANTZ WAS HAPPY TO SHARE HIS MUCH NEEDED SERVICE. THIS TUESDAY, JUNE 21, 1977, WE WISH TO SHARE WITH YOU ANOTHER VALUED SPEAKER ON LIFE INSURANCE. PLEASE ATTEND OUR SESSION AND STAY FOR AS LONG AS YOU LIKE.

SPEAKER: MARTIN K. KIRCHNER
SALES MANAGER - METROPOLITAN LIFE
WOODBRIDGE, NJ

PROJECT COORDINATOR: RICHARD H. SPRINCE
EXTENSION ASSISTANT
RUTGERS UNIVERSITY - COOK COLLEGE
COOPERATIVE EXTENSION SERVICE
NEW BRUNSWICK, NJ

$ $

WHAT IS LIFE INSURANCE?

SHOULD I BUY LIFE INSURANCE--HOW MUCH?

WHAT TYPES OF LIFE INSURANCE ARE THERE?

(POLICIES, PRICES, MORTALITY TABLES, ETC.)

$ $

WHEN: JUNE 21, 1977 4:10-5:00

WHERE: CAFETERIA, MIDLAND ROSS--SOMERSET, NJ

COOPERATIVE EXTENSION SERVICE
Cook College - Rutgers University
The State University of New Jersey
New Brunswick

Cooperating Agencies: Rutgers University - The State University of New Jersey, The U. S. Department of Agriculture and the County Boards of Chosen Freeholders. The Cooperative Extension Service provides information and educational services to all people without regard to race, color, or national origin.

APPENDIX 7S

CONSUMER EDUCATION INSERVICE WORKSHOP

Co Sponsored by:

Perth Amboy Public Schools
Rutgers-Cook College Cooperative Extension Service
Center for Education Services

Landmark Inn
Woodbridge, New Jersey

June 19, 1978

AGENDA

12:45 - 1:30 Lunch

1:00 - 1:10. Introduction - Dr. Koenig

1:10 - 1:30. "Wheels, Deals, and You" - Filmstrip

1:30 - 2:00. Car Hunting - Richard H. Sprince
"Avoiding Traps in the Car Buying Jungle"

- Bargaining with the Car Salesman
- Purchasing a Second-Hand Car or a Brand New Headache
- Financing Your Car?

2:00 - 2:30. Consumer Credit Legislation - Denise M. Matejic
"You Have Certain Rights"

- Establishing a Credit Rating
- Credit Bureaus
- Fair Credit Billing - Fair Credit Reporting

2:30 - 3:00. Consumer Behavior - Mary Lou Hamill

- Why We Buy - Buymanship

3:00 - . Feedback, Discussion, and Adjournment

PLANNING COMMITTEE

Perth Amboy Public Schools

Dr. John H. Koenig - Supervisor of Industrial Arts, Vocational Industrial Education and Home Economics

Gloria Wyzykowski - Consumer Education Coordinator

Edith Krahe - Assistant Superintendent

Walter Stanisewski - Department Head, Physical Education

Rutgers-Cook College Cooperative Extension Service

Denise M. Matejic - Associate Professor, Family Resource Management

Richard H. Sprince - Program Assistant, Family Resource Management

Center for Education Services

Mary Lou Hamill - Manager

DON'T SAY IT ... WRITE IT ...

MIDDLESEX COUNTY WELFARE BOARD

Intra-Office Newsletter

MARCH 17, 1978

STAFF MEETING

AT THE NEXT STAFF MEETING, WEDNESDAY, APRIL 12TH, NEWELL BENEDICT WILL REVIEW:

1. WORKMAN'S COMPENSATION
2. PRESCRIPTION DRUG PROGRAM

THERE'LL BE TWO SESSIONS...

A THROUGH L - 9:15 TO 10:15 A.M.

M " Z - 10:30 TO 11:30 A.M.

NEW PHONE DIRECTORY

An up-to-date listing of staff members and their phone numbers is being prepared (scout's honor).

We wish to remind supervisory staff to return informational sheets listing their phone numbers and the numbers of their workers to Carmen Martinez at the switchboard.

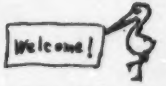
Our switchboard staff is also asking workers to give their last names to clients. It is difficult for our telephone operator to transfer a call to a worker when a client calls and only knows the worker's first name.

OOOOOPPPPPSSSSS.....

In our last issue of Don't Say It, Write It, we forgot to mention the following employees who are celebrating their service anniversaries during the month of March...

5 Years	*1 Year*
Sara Bragga	*Anthony Isabella*
	Eva Scott
	Eileen Sohutsky

STORK CLUB



Congratulations to Anthony and Orinda Small (Medicaid Unit) on the birth of Anthony, Jr. (weighed in at 8 lbs., 13 ozs.)...and to Peter and Marianne Portilla (N.P.A. Food Stamps) on the birth of a daughter, Mia (8 lbs., 10 ozs.)...Congratulations also to the maternal grandparents, Chuck and Olga Lutican (Perth Amboy Branch Office).

CONDOLENCES

Our sympathy is extended to Fannie Grimes (Perth Amboy Social Services) on the death of her mother, Mimie Banks. Cards can be sent to:

Fannie Grimes
116 Comstock Street
New Brunswick, New Jersey 08901

MONEY MATTERS

"MONEY MATTERS AND ME," A NEW MINI-SERIES, WILL BE PRESENTED AT THE YWCA OF CENTRAL JERSEY BEGINNING ON TUESDAY, MARCH 28TH, AT 7:00 P.M. THE PROGRAM IS A JOINT VENTURE WITH THE COOPERATIVE EXTENSION SERVICE AT RUTGERS-COOK COLLEGE.

THE SERIES, WHICH WILL INCLUDE ONE-HOUR PROGRAMS ON SIX CONSECUTIVE WEEKS, WILL COVER SUCH IMPORTANT TOPICS AS CREDIT, INSURANCE, SAVINGS AND INVESTING, HOUSING AND MONEY PLANNING.

THE YWCA FEE FOR THE COMPLETE SERIES WILL BE $8.00 PER FAMILY FOR YWCA MEMBERS AND $9.00 PER FAMILY FOR NON-MEMBERS, OR $2.00 PER FAMILY PER SESSION.

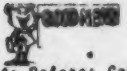
REGISTRATION IS NOW OPEN AND ADDITIONAL INFORMATION IS AVAILABLE BY CALLING THE YWCA AT 545-6622.

ALSO AT THE "Y"...

THE FILM ENTITLED "HOW TO SAY NO TO A RAPIST AND SURVIVE" WILL BE SHOWN AT 8:30 P.M. ON MARCH 28TH IN THE LOUNGE AT THE YWCA OF CENTRAL JERSEY. AN INFORMAL DISCUSSION WILL FOLLOW, LED BY MEMBERS OF THE WOMEN'S CRISIS CENTER.

ADMISSION IS FREE AND THE GENERAL PUBLIC IS INVITED TO ATTEND.

CONGRATULATIONS



We extend congratulations to Dolores Combates (Reception Desk) and to her son, Nick.

We've just been informed that Nick, a junior at Piscataway High School, has been appointed to the National Honor Society.

GET WELL WISHES

...to Marty Veintraub who has been hospitalized with a broken leg.

Cards can be sent to:

Marty Veintraub
83 South Dover Avenue
Somerset, New Jersey 08873

ANAGRAM

DID YOU GUESS OUR LAST ANAGRAM???

YON, A FROSTY SHARK...WAS...SHARON YATROFSKY

NOW TRY THIS ONE...

D R. G O A T F E E T

OPERATION LOVE

APPENDIX 77 -- Continued

How about joining "Operation Love" and remembering the birthdays of patients at the Chronically Ill Hospital.

Birthdays coming up include:

April 1	-	Mary Cunane
April 6	-	Elbert Atkinson
April 8	-	Julia Varga
April 8	-	Nora O'Leary
April 11	-	Mae Harris
April 20	-	Peter Gaeb

Send cards to:

Middlesex County Hospital for the Chronically Ill
Georges Road
North Brunswick, New Jersey 08902

You don't have to send a fancy or expensive card--a short note, a few lines, expressing your birthday wishes will do. You don't even have to mail the cards; if you bring them in to the office we'll send them out to the patients. A special box to collect cards for "OPERATION LOVE" is available near the supervisors' message board.

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RADIO CITY ANYONE???

The YWCA of Central Jersey will give area residents one of their last chances to see the world famous Rockettes on a trip to Radio City Music Hall set for Monday, March 27th. The program will include the traditional Easter Pageant and the film "Crossed Swords."

General admission tickets and round trip bus transportation will be $8.50 for YWCA members and $9.00 for non-members. The bus will leave at 10:00 A.M., allowing time for participants to shop and have lunch in the city before the 1:15 P.M. performance. The bus will return at 5:00 P.M.

Additional information is available by calling the YWCA at 545-6622.

OVERHEARD AT THE WATERCOOLER

ASH: "I'm getting my girl friend a special ring for St. Patrick's Day!"

PAM: "What's so special about it?"

ASH: "It has a sham rock!"

APPENDIX 7U

Cooperative Extension Service
Box 231
Cook College Rutgers
Denise M. Matejic
Project Director

May 1, 1978

Dear Mrs. Matejic:

We want to thank you for helping us to satisfy some of our training needs. A special thanks to Mr. Richard Sprince whom was instructive and was able to respond to many of our questions. Our staff has a long way to go, but we are a lot wiser.

If Mr. Sprince can bring us any new developments, we would look forward to seeing him again.

Yours truly,
Nancy Galarza

Nancy Galarza, Trainer
Hispanic Economic Development

MAY 11 1978

PUERTO RICAN ACTION BOARD, INC.

Anthony Vega
Chairperson

335 George Street
New Brunswick, N.J. 08901
Tel 201-828-4555 828-4556

Enrique Arroyo
Executive Director

JUNTA DE ACCIÓN PUERTORRIQUEÑA

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About the Author

Denise Matejic is Associate Specialist in Family Resource Management, Department of Home Economics, Cook College, Rutgers University. She has a Master's degree from the School of Business Administration in Vienna, Austria, and did post-graduate work at the Institute of Finance, New York; the American Institute of Banking; and the New Jersey Professional School of Business.

As a family resource management specialist, she provides assistance to Extension faculty and other professionals in developing, implementing, and evaluating educational programs in family financial management and consumer economics. She has written extensively for the Cooperative Extension Service, Cook College, Rutgers University, and co-authored *Personal Money Management, Guidelines for Teaching* used nationally and other publications used regionally.

She has been a guest lecturer at Rutgers University's Douglass and University Colleges, Fairleigh Dickinson University, and many New Jersey community colleges. She has also hosted two television series in consumer education. Mrs. Matejic has been a frequent speaker at seminars and workshops for professional and community groups on a county, state, and national level. She has also provided training for employees of several industrial corporations.

Mrs. Matejic is a member of the New Jersey Bell Consumer Advisory Panel, the New Jersey Ford Consumer Appeals Board, and a director of the New Jersey Consumers League. She serves as a member of the American Council of Life Insurance Advisory committee, and has been consultant for the New York Stock Exchange, Household Finance Corporation, Gulf Oil Consumer Affairs office, and New Jersey Department of Education—Center for Consumer Education Services. She is a member of the Northeast Extension Publication Committee on Management/Consumer Education. She is a member of the American and New Jersey Home Economics Association, New York Regional Council for Industry-Education Corporation, American Council of Consumer Interests, and Women's Studies Institute of Rutgers University. She has been listed in the 1979 edition of Who's Who in Finance and Industry.

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Renee Zimrin, Advisor, New York Regional Council for Industry - Education Cooperation, West Orange, New Jersey

Dr. John L. Gerwig, Dean, Cooperative Extension Service; and Associate Dean, Cook College, Rutgers University, New Brunswick, New Jersey

For information regarding the ordering of educational materials developed under this project, as listed below, write to the Publications Distribution Center, Rutgers University, Cook College, P.O. Box 231, New Brunswick, New Jersey 08903. Copies can be obtained at cost. Write to the above address for quotation of prices.

- Planning and Managing Community Programs—A process approach
- Helping Families Adjust to Economic Change—A project report
- Your Money Matters—A self-study program guide for educators
- Personal and Family Finances—A resource guide for teaching

COOPERATIVE EXTENSION SERVICE
COOK COLLEGE
RUTGERS — THE STATE UNIVERSITY OF NEW JERSEY
NEW BRUNSWICK

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